

按揭貸款申請書

Mortgage Loan Application Form

致: 花旗銀行(香港)有限公司 (「本行」)

To: Citibank (Hong Kong) Limited ("the Bank")

產品 Product: ☐ 最優惠利率按揭 Prime-Based

☐ 最優惠利率按揭存款組合 Prime Deposit-Linked

☐ 其他 Others _____

☐ 香港銀行同業拆息按揭 HIBOR

☐ 香港銀行同業拆息按揭存款組合 HIBOR Deposit-Linked

☐ 按揭智慳息 Home Smart

A. 申請人資料 Applicants Information		
	申請人1 Applicant 1	申請人2 Applicant 2
	☐ 貸款人 Borrower ☐ 按揭人 Mortgagor (☐ 電子提示服務收件人 E-alert Service Recipient)* * 該服務只適用於一位收件人 The Service is available to one Mortgagor only.	☐ 聯名貸款人 Co-Borrower ☐ 按揭人 Mortgagor (☐ 電子提示服務收件人 E-alert Service Recipient)* ☐ 擔保人 Guarantor * 該服務只適用於一位收件人 The Service is available to one Mortgagor only.
姓名 (英文) Name (English)		
姓名 (中文) Name (Chinese)		
身份證/護照/公司註冊證書號碼 ID/PP/CI No.		
簽發國家 Country of Issuance		
出生國家及城市 Country and City of Birth		
請列出所有持有公民身份/國籍的國家 Please list all countries for which you hold citizenship/nationality	1. 2. 3.	1. 2. 3.
請列出所有持有稅務居民資格的國家 (受當地入息稅務法例約束) Please list all countries for which you hold tax residency (countries where you are subject to their income tax laws)	1. 2. 3.	1. 2. 3.
本人持有美國綠卡(本人為美國永久居民) I am holding a US Green Card (I am a US Permanent Resident)	☐ 是 Yes ☐ 否 No ☐ 不適用因本人為美國公民 Not applicable because I am a US Citizen	☐ 是 Yes ☐ 否 No ☐ 不適用因本人為美國公民 Not applicable because I am a US Citizen
美國納稅人號碼 US Tax ID Number		
本人曾經被裁定破產 I have been adjudicated bankrupt before	☐ 是 Yes ☐ 否 No	☐ 是 Yes ☐ 否 No
出生日期 Date of Birth	/ / (MM/DD/YY)	/ / (MM/DD/YY)
性別 Gender	☐ 男 Male ☐ 女 Female	☐ 男 Male ☐ 女 Female
婚姻狀況 Marital Status	☐ 單身 Single ☐ 已婚 Married ☐ 離婚 Divorced ☐ 其他 Others _____	☐ 單身 Single ☐ 已婚 Married ☐ 離婚 Divorced ☐ 其他 Others _____
教育程度 Education Level	☐ 小學 Primary ☐ 中學 Secondary ☐ 大學或以上 University or above	☐ 小學 Primary ☐ 中學 Secondary ☐ 大學或以上 University or above
與申請人1之關係 Relationship with Applicant 1		☐ 夫妻 Couple ☐ 子女 Descendants ☐ 父母 Parents ☐ 董事 Director ☐ 其他 Others _____

	申請人1 Applicant 1	申請人2 Applicant 2
住宅地址* Residential Address*	室 Flat 樓 Floor 座 Block 大廈 Building 街道 Street 區 District ☐ 香港 HK ☐ 九龍 Kln ☐ 新界 NT	室 Flat 樓 Floor 座 Block 大廈 Building 街道 Street 區 District ☐ 香港 HK ☐ 九龍 Kln ☐ 新界 NT
住宅類型 Residential Type	☐ 私人樓宇 Private Housing ☐ 公共房屋 Public Housing ☐ 居屋 Home Ownership Scheme ☐ 宿舍 Quarters ☐ 其他 Others _____	☐ 私人樓宇 Private Housing ☐ 公共房屋 Public Housing ☐ 居屋 Home Ownership Scheme ☐ 宿舍 Quarters ☐ 其他 Others _____
住宅擁有權 Ownership of Residence	☐ 自置 Self-owned ☐ 已按揭 Mortgaged ☐ 親屬擁有 Owned by Family ☐ 僱主提供 Provided by Employer ☐ 租用、月租 Rented, Monthly Rent HK\$ _____	☐ 自置 Self-owned ☐ 已按揭 Mortgaged ☐ 親屬擁有 Owned by Family ☐ 僱主提供 Provided by Employer ☐ 租用、月租 Rented, Monthly Rent HK\$ _____
住宅居住年期 Length of Residence	年 Year(s) 月 Month(s)	年 Year(s) 月 Month(s)
除此申請中之按揭物業外， 是否持有其他物業？ Do you own other properties excluding the property in this application?	☐ 有 Yes ☐ 沒有 No 如有，所有申請人合共持有其他物業數目(包括自置及已抵押物業) If yes, put total no. of properties held by ALL applicants (including self-owned and mortgaged) _____	
電話 Telephone	住宅 Home* 辦公室 Office* 手提 Mobile*	住宅 Home* 辦公室 Office* 手提 Mobile*
電郵* [^] Email Address* [^]		
按揭戶口電子結單服務 Mortgage account E-statement service	☐ 本人/我們選擇登記使用電子結單服務，並停止以郵寄方式收取本人/我們之按揭戶口結單，本人/我們所作選擇，將會取代以往所作的一切登記。 I/We choose to enroll for e-Statement Service and not to receive paper statement for my/our mortgage account. My/Our selection would supersede all prior enrollments.	
通訊地址* Correspondence Address* (恕不接受郵政信箱 P.O.Box is not accepted)	☐ 住宅地址 Residential Address ☐ 辦公室地址 Office Address	☐ 住宅地址 Residential Address ☐ 辦公室地址 Office Address
由貸款生效日起通訊轉用物業地址 Correspondence Address changed to Property Address on Loan Drawdown Date	☐ 是 Yes ☐ 否 No	☐ 是 Yes ☐ 否 No

* 假如您在此申請表上提供之手提電話，電郵，住宅電話，辦公室電話，住宅地址，通訊地址及辦公室地址跟本行之記錄不同，本行將會驗證及在您提取貸款後套用新的記錄，並取代過往所作的一切登記。若您沒有成功提取貸款，您於本行過往之記錄則會維持不變。

If any mobile number, email, home number, office number, residential address, correspondence address or office address provided in this form is different from the Bank's record (subject to verification), the Bank will use the new record to supersede the existing record upon the drawdown of the loan. There will be no change of the existing record in case the loan drawdown is not proceeded.

[^] Citibank可能會透過您所提供的電郵地址向您提供有關Citibank產品及服務的資訊包括但並不限於電子月結單，電子通知書，條款及細則，修訂通知及其他產品推廣。如電郵發送因第三方因素出現延誤或中斷，Citibank並不會承擔任何責任。

Citibank may use your email address to provide you with the information relevant to your use of Citibank's products and services including but not limited to e-statement, e-Advice, Terms and Conditions, Notice of Amendment, and other promotional/marketing materials. Citibank does not bear any responsibility if the email transmission is delayed or disrupted for reasons beyond its control.

B. 職業及收入資料 Employment & Income Information				
	申請人1 Applicant 1		申請人2 Applicant 2	
僱主名稱 Employer				
行業 Industry				
職位 Position		簽署 Signed by: X		簽署 Signed by: X
每月基本收入 Monthly Basic Salary				
收入來源 Salary Source	☐ 香港 HK ☐ 其他 Other: _____ 如收入來源不是香港，是否由本地僱主暫調香港以外地區工作？ If Salary Source is not from Hong Kong, are you employed by a local employer to work outside Hong Kong? ☐ 是 Yes ☐ 否 No 如否，直系親屬是否慣性居住於香港？例如，由內地當局發出的雙程證是不會視為慣性居住於香港。 If No, do/does your immediate Family Member(s) have a habitual residence in Hong Kong? For example, having a two-way permit issued by the Mainland authorities is not considered as having habitual residence in HK. ☐ 配偶 Spouse ☐ 父母 Parents ☐ 子女 Descendants ☐ 否 No		☐ 香港 HK ☐ 其他 Other: _____ 如收入來源不是香港，是否由本地僱主暫調香港以外地區工作？ If Salary Source is not from Hong Kong, are you employed by a local employer to work outside Hong Kong? ☐ 是 Yes ☐ 否 No 如否，直系親屬是否慣性居住於香港？例如，由內地當局發出的雙程證是不會視為慣性居住於香港。 If No, do/does your immediate Family Member(s) have a habitual residence in Hong Kong? For example, having a two-way permit issued by the Mainland authorities is not considered as having habitual residence in HK. ☐ 配偶 Spouse ☐ 父母 Parents ☐ 子女 Descendants ☐ 否 No	
工作性質 Job Nature	☐ 長期僱員 Permanent ☐ 合約僱員 Contract ☐ 非在職人仕 Unemployed ☐ 臨時工 Temporary ☐ 自僱人仕 Self-employed		☐ 長期僱員 Permanent ☐ 合約僱員 Contract ☐ 非在職人仕 Unemployed ☐ 臨時工 Temporary ☐ 自僱人仕 Self-employed	
現職之任職年期 Length of Current Employment	年 Year(s) 月 Month(s)		年 Year(s) 月 Month(s)	
所在行業任職年期 Length of Service of Current Industry	年 Year(s) 月 Month(s)		年 Year(s) 月 Month(s)	
辦公室地址* Office Address*	室 Flat	樓 Floor	座 Block	
	大廈 Building		大廈 Building	
	街道 Street		街道 Street	
	區 District		區 District	
	☐ 香港 HK ☐ 九龍 Kln ☐ 新界 NT		☐ 香港 HK ☐ 九龍 Kln ☐ 新界 NT	
資產總值 Net Worth Amount	HK\$		HK\$	
每月其他收入(如花紅、佣金、房屋津貼、租金收入) Other Regular Monthly Income (bonus, commission, housing allowance, rental income)	HK\$ 請註明 Please specify:		HK\$ 請註明 Please specify:	
個別申請人之總收入 Total Income of Individual Applicant	HK\$		HK\$	
前任職業資料(如現職工作少於1年) Previous Employment Information (if current employment is less than 1 year)				
前僱主名稱 Previous Employer				
行業及職位 Industry & Position				
任職年期 Length of Service	年 Year(s) 月 Month(s)		年 Year(s) 月 Month(s)	

* 假如您在此申請表上提供之手提電話，電郵，住宅電話，辦公室電話，住宅地址，通訊地址及辦公室地址跟本行之記錄不同，本行將會驗證及在您提取貸款後套用新的記錄，並取代過往所作的一切登記。若您沒有成功提取貸款，您於本行過往之記錄則會維持不變。
 If any mobile number, email, home number, office number, residential address, correspondence address or office address provided in this form is different from the Bank's record (subject to verification), the Bank will use the new record to supersede the existing record upon the drawdown of the loan. There will be no change of the existing record in case the loan drawdown is not proceeded.

申請人1 Applicant 1 ☐ 另附頁 sheet(s) attached _____, 編號 No.: _____

註：如申請人之負債並非以港元(HKD)作貨幣單位，請在上述表中註明其他貨幣符號。
Remark: If the applicant's debts is in a currency other than Hong Kong Dollar (HKD), please indicate other currency symbol in above table.

註：如申請人之負債並非以港元(HKD)作貨幣單位，請在上述表中註明其他貨幣符號。
Remark: If the applicant's debts is in a currency other than Hong Kong Dollar (HKD), please indicate other currency symbol in above table.

D. 物業資料 Property Information					
物業地址 Property Address	室 Flat	樓 Floor	座 Block	大廈 Building	
	街道 Street		區 District	香港 HK/九龍 KLN/新界 NT	
	連 With: ☐ 車位 Car Park No. _____ ☐ 天台 Roof ☐ 平台 Roof ☐ 花園 Garden				
借貸原因 Purpose of Loan	☐ 抵押自置物業 Mortgage-free Property Financing ☐ 加按 Top-up ☐ 轉按 Refinancing 如選擇上述任何一項，請列明套現用途(如適用) If either one of above options is selected, please specify the purpose of cashing out (if applicable): _____ 如果選擇了“轉按/抵押自置物業”，「置易付」適用於本申請中擬進行的轉按交易，以作為支付按揭貸款款項的方法： If “Refinancing/ Mortgage-free Property Financing” is selected, where Payment Arrangements for Property Transactions (“PAPT”) is applicable to my refinancing transaction contemplated in this application as the means for payment of mortgage loan funds:- ☐ 我/我們同意採用「置易付」。我/我們進一步同意： I/We agree to adopt the PAPT. I/We further agree that:- (a) 銀行擁有最終酌情權決定支付安排是否適用；以及 the Bank has the final discretion in determining whether the PAPT is applicable; and (b) 銀行和銀行的律師可以向原按揭貸款機構及其律師披露本申請中擬進行的轉按安排，但該披露限於純為實行「置易付」而僅需要的用途。 the Bank and the Bank's solicitor may disclose the refinancing arrangement as contemplated in this application to the original mortgage institution and its solicitor to the extent strictly necessary and solely for the purpose of effecting the PAPT.				
	☐ 新購置物業 New Purchase 如借貸原因為置業，此物業是否取代現有的按揭物業(不適用於現時已擁有多於一項按揭物業的申請人)? If “New Purchase” is selected above, please indicate whether this property is a replacement of an existing mortgaged property (not applicable to applicant(s) currently holding more than one mortgaged property). ☐ 是 Yes ☐ 否 No 以下聲明適用於採用「置易付」的二手市場物業交易 The following declaration is applicable to property transactions in the secondary market using Payment Arrangements for Property Transactions (“PAPT”) ☐ 本人 / 我等同意採用「置易付」作為支付按揭貸款款項的方式。本人 / 我等並同意： I/We agree to adopt PAPT as the means for payment of mortgage loan funds. I/We further agree that: (a) 銀行擁有最終酌情權決定「置易付」是否適用；及 the Bank has the final discretion in determining whether the PAPT is applicable; and (b) 銀行及銀行律師可向：(i)賣方；(ii)賣方律師；(iii)賣方按揭機構(如無現有按揭，則為賣方委任的銀行)；及(iv)賣方按揭機構所委任的律師(如有)，披露本申請中擬進行的按揭安排，惟只限於為實施「置易付」所絕對必要的範圍。 the Bank and the Bank's solicitor may disclose the mortgage arrangement as contemplated in this application to (i) the vendor; (ii) the vendor's solicitor; (iii) the vendor's mortgage institution (or the vendor's appointed bank if there is no existing mortgage); and (iv) the solicitor appointed by the vendor's mortgage institution (if any), to the extent strictly necessary solely for the purpose of effecting the PAPT.				
物業類別 Property Type	☐ 住宅 Residential ☐ 唐樓 Chinese Tenement ☐ 商舖 Shop ☐ 工業 Industrial ☐ 寫字樓 Office ☐ 其他 Others _____				
物業用途 Property usage	☐ 自住 Owner Occupied ☐ 供家人居住 Family Occupied ☐ 出租 For Rent ☐ 其他 Others _____				
交易情況 Transaction Status	☐ 交吉 Vacant ☐ 不交吉 With Tenancy Agreement，月租 Monthly Rental HK\$ _____				
物業落成日期 Building Completion Date	年份 Year	建築面積 Gross Area:	平方呎 sq. ft	實用面積 Net Area:	平方呎 sq. ft
買入價 Purchase Price	HK\$	臨時買賣合約訂立日期 Date of Provisional Sale & Purchase Agreement		/ / (MM/DD/YY)	
按揭供款保障計劃之投保額(如有) Sum Insured of Mortgage Protection Plan (if any)	HK\$				

本人/我們獲享物業發展商所提供的優惠(包括但不限於現金回贈、按揭貸款利率回贈、印花稅或管理費) I/We received subsidies (including but not limited to cash rebate, mortgage interest rebate, stamp duty or management fee) from the property developer.		☐ 是 Yes ☐ 否 No
優惠額 Subsidies Amount		優惠方式 Subsidies Type:
律師行 Solicitor Firm		
本人/我們明白及同意： a) 本人/我們需支付所有代表本人/我們本身及代表閣下擬備物業按揭的雙方律師的法律費用 b) 本人/我們有權委託獨立律師代表本人/我們，而該律師並不一定為閣下認可名單上的指定律師 c) 閣下只會委託認可名單上的指定律師代表閣下 d) 如本人/我們委託獨立律師執行物業按揭事宜，可能會因閣下律師覆核本人/我們律師的文件而引致額外手續而需支付額外費用。閣下亦不會因本人/我們使用非指定律師而引致的損失或損毀而負責任 e) 法律費用會就委託律師之徵收而有所不同 I/we understand and acknowledge that: a) I/we have to bear all legal expenses of both the solicitors who represent myself/ourselves and the solicitors who represent the Bank to prepare mortgage(s) on property; b) I/we have the right to engage my own solicitors which are not on the Bank's approved panel firm list to separately represent myself/ourselves; c) The Bank engages only solicitors from the Bank's approved panel firm list to represent the Bank. d) If I/we engage separate solicitors to represent myself/ourselves, I/we may incur increased costs for additional work on the negotiation/review for documentations. The Bank shall not be liable for any loss or damages which I/we may incur in connection with my/our engagement of any solicitor. e) The legal expenses charged by the respective solicitors may vary depending on the solicitors' firm.		

E. 火險 Fire Insurance

請另外填寫「火險安排」之表格。

Please complete the separated "Mortgage Fire Insurance Arrangement" Form.

F. 借貸按揭資料 Mortgage Loan Information

借貸額 Loan Amount	HK\$		
分期貸款 Installment Loan	利率 Interest Rate	年息或首 個月定為 年息，及其後為 年息 _____ % p.a or First _____ months fixed at _____ % p.a., and thereafter at _____ % p.a. 現金回贈 Cash Rebate: _____ %	
	還款安排 Repayment	還款期 Repayment Tenor	月 Months
		分期供款額 Monthly Installment	HK\$
		還款方法 Repayment Method	☐ 固定年期 Fixed Tenor ☐ 固定供款 Fixed Installment
本人/我們有參予房屋資助計劃 I/We have participated in housing finance scheme	☐ 否 No ☐ 公務員自置 GHPS ☐ 醫管局利息資助 HLISS ☐ 其他 Others 不接受參予公務員首期供款之按揭申請。Civil Servant Down Payment Loan is not accepted for mortgage application.		
首期資金入息來源(適用於新購物業之申請，請註明詳情) Source of Funds for Downpayment (For new property purchase, please specify detail) ☐ 儲蓄 Savings/存款 Deposits ☐ 投資 Investment ☐ 由第三者/財務機構借貸 Borrowing from Third Party/Financial Institutions _____ ☐ 由第三者贈送 Gift from Third Party _____ ☐ 其他 Other _____			
按揭申請遞交途徑 Application Channels of Mortgage Loan ☐ 分行 / 按揭銷售人員 Branch / Mortgage Sales Team ☐ 花旗銀行服務熱線 Citibank Hotline ☐ 花旗銀行網頁 Citibank Home page ☐ 由第三者轉介 Referral from any Third Party, ☐ 機構轉介 Institution: 機構名稱 Institution name _____ ☐ 親友 Friends or relatives 假如由第三者轉介，申請人是否需要支付轉介費用 If it is referred by Third Party, do applicant(s) need to pay for any referral fee to this Third Party for this referral: ☐ 否 No ☐ 是 Yes 假如由第三者轉介，申請人是否獲享轉介人所提供的現金回贈或優惠 If it is referred by Third Party, do applicant(s) have any cash rebates/subsidy from this third party referral: ☐ 是 Yes - *現金回贈或優惠 Cash Rebate / Subsidy HK\$ _____ ☐ 否 No * 如申請人獲享現金回贈或優惠，經銀行計算後，最終貸款額或會有所扣減 If the applicant has received any cash rebates, the bank has to take into account the cash rebates and the final loan amount may be deducted.			

G. 定期轉賬授權書 Auto-Pay Authorization

本人/我們授權花旗銀行(香港)有限公司於本人/我們下列之儲蓄/支票戶口在每月到期日扣除按月分期應償還之款額，直至另行通告。

The undersigned(s) authorize(s) Citibank (Hong Kong) Limited to debit from my/our Savings/Checking Account with Citibank (Hong Kong) Limited as indicated below for the payment of loan installments on their respective due dates until further notice.

- ☐ 新設之花旗銀行(香港)有限公司儲蓄/支票戶口 Newly set up Savings/Checking Account with Citibank (Hong Kong) Limited
☐ 現有之花旗銀行(香港)有限公司儲蓄/支票戶口 Existing Savings/Checking Account with Citibank (Hong Kong) Limited
(戶口號碼 / Account No. : _____)

X

客戶簽名 Signature(s) of Account Holder(s)	戶口持有人姓名 Name(s) of A/C Holder(s)	鑑定人 Verified by	日期 Date
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H. 與本行董事/僱員關係 Your Relationship with Directors / Employees of the Bank

本人為以下人士的親屬：花旗銀行(香港)有限公司的董事/僱員/控權人/小股東控權人*。

I am a relative of any of the directors/employees/controllers/minority shareholder controllers of Citibank (Hong Kong) Limited named below.*

☐ 是 Yes 董事/僱員姓名 Name of Director/Employee _____ 部門 Department _____

☐ 否，如日後對所屬聲明有任何變更，本人須即時書面通知花旗銀行(香港)有限公司。

No, and I agree to notify Citibank (Hong Kong) Limited promptly in writing if this information is no longer true and correct.

本人確認本人已獲得以上提及的人士的同意提供其資料給花旗銀行(香港)有限公司以便花旗銀行(香港)有限公司能遵守第155章《銀行業條例》及第155S章《銀行業(風險承擔限度)規則》。本人(代表本人及以上提及的人士)授權花旗銀行(香港)有限公司使用有關本人/以上提及的人士及本人/以上提及的人士持有的融通的資料以便核實本人提供的資料。I confirm that I have obtained consent from the person(s) listed above for the provision of their information to Citibank (Hong Kong) Limited for the purpose of enabling Citibank (Hong Kong) Limited to comply with the Banking Ordinance (Cap.155) and the Banking (Exposure Limits) Rules (Cap.155S). I (on behalf of myself and the above person(s)) hereby authorize Citibank (Hong Kong) Limited to use the information relating to me/the above person(s) and the facilities granted to me/the above person(s) for the purpose of verifying the above information provided by me.

* 與花旗銀行(香港)有限公司的董事/僱員/控權人/小股東控權人之關係的定義：

Definition on relationship with Citibank directors/employees/controllers/minority shareholder controllers:

- 「親屬」一詞應依照第155S章《銀行業(風險承擔限度)規則》第85(4)條的定義：(a)父母、祖父母或外祖父母、或曾祖父母或外曾祖父母；(b)繼父母或領養父母；(c)兄弟或姐妹；(d)配偶；(e)如該人是夫妻關係的一方——該關係中的另一方；(f)同居伴侶；(g)配偶的父母、繼父母或領養父母；(h)配偶的兄弟或姐妹；(i)子、繼子、女、繼女或領養子女；(j)孫或孫女、外孫或外孫女、曾孫或外曾孫、或曾孫女或外曾孫女。“Relative” is defined under Rule 85(4) of the Banking (Exposure Limits) Rules (Cap.155S) as: (a) a parent, grandparent or great grandparent; (b) a step-parent or adoptive parent; (c) a brother or sister; (d) the spouse; (e) if the person is a party to a union of concubinage – the other party of the union; (f) a cohabitee; (g) a parent, step-parent or adoptive parent of a spouse; (h) a brother or sister of a spouse; (i) a son, step-son, adopted son, daughter, step-daughter or adopted daughter; or (j) a grandson, granddaughter, great grandson or great granddaughter.
- 「控權人」一詞應依照第155章《銀行業條例》第2條的定義：(a)間接控權人(即所發出的指示或指令獲得該公司的董事、或以該公司為附屬公司的另一間公司的董事慣常按照行事的任何人，但依據第155章《銀行業條例》第52條委任的經理人或顧問不包括在內，又如所發出的指示或指令獲得該等董事慣常按照行事的任何人僅是因為該等董事按照該人以專業身分所提供的意見而行事者，則該人亦不包括在內)；或(b)大股東控權人(指在該公司的任何大會上，或在以該公司為附屬公司的另一間公司的任何大會上，單獨或連同任何一名或多於一名相聯者有權行使超過50%表決權或有權控制超過50%表決權的行使的任何人)。“Controller” is defined under Section 2 of the Banking Ordinance (Cap.155) as, in relation to a company: (a) an indirect controller (i.e. any person in accordance with whose directions or instructions the directors of the company or of another company of which it is a subsidiary are accustomed to act, but does not include a Manager or Advisor appointed under Section 52 of the Banking Ordinance (Cap.155) or any person in accordance with whose directions or instructions those directors are accustomed to act by reason only that they act on advice given by him in his professional capacity); or (b) a majority shareholder controller (i.e. any person who, either alone or with any associate or associates, is entitled to exercise, or control the exercise of, more than 50% of the voting power at any general meeting of the company or of another company of which it is a subsidiary).
- 「小股東控權人」一詞應依照第155章《銀行業條例》第2條的定義：就任何公司而言，指在該公司為附屬公司的另一間公司的任何大會上，單獨或連同任何一名或多於一名相聯者有權行使不少於10%但不超過50%表決權或有權控制不少於10%但不超過50%表決權的行使的任何人。“Minority shareholder controller” is defined under Section 2 of the Banking Ordinance (Cap.155) as, in relation to a company: any person who, either alone or with any associate or associates, is entitled to exercise, or control the exercise, or control the exercise of, 10% or more, but not more than 50%, of the voting power at any general meeting of the company or another company of which it is a subsidiary.

I. 手續費 Administration Fee

本人/我們明白及同意如本人/我們在簽署樓宇按揭條款確認通知書後不選用花旗銀行(香港)有限公司之按揭計劃，本人/我們有責任支付花旗銀行(香港)有限公司釐定所需之按揭貸款額0.25%或港幣5,000元之行政費用，以較高者為準。

I/We understand and agree that if I/we subsequently withdraw the mortgage application after signing the Confirmation Letter, I/we shall pay the Bank the higher of 0.25% of loan amount or HK\$5,000 as an administration fee.

J. 其他聲明 Other Declaration

致：花旗銀行(香港)有限公司
To: Citibank (Hong Kong) Limited

一. 公司聲明 – 持物業私人投資公司(只適用於公司申請人)

1. Declaration for company account – Property-holding private investment company (For corporate applicants only)

本人/我們謹此聲明該公司申請人的商業活動在任何時間只是持有物業直至該按揭貸款完全付清及贖回
I/We declare that the applicant company shall only engage in the business activity of buying, holding and selling of property at all times until the mortgage loan has been fully repaid and discharged.

二. 住宅按揭貸款附加聲明

2. Additional Declaration for Residential Mortgage Loan

物業用途 Usage of the Property	☐ 預期作自住用途 Intended to be owner-occupied ☐ 預期於成交後/提取貸款2個月內，該物業將會作自住用途 Intended to be owner-occupied within 2 months after completion of the purchase of the Property/ drawdown of the bank facility/loan ☐ 預期作非自住用途 Intended to be non-owner-occupied
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以下情況均為自住用途之物業 The following are considered as owner-occupied:

- (1) 物業由業主或其直系親屬(如父母、配偶、子女、及兄弟姊妹)居住；
The Property is occupied by the owner(s) or the owner(s)' immediate family member(s) (i.e. parent(s), spouse, children or sibling(s));
- (2) 私人投資公司名義持有之物業，由大股東(等)居住或其直系親屬(如父母、配偶、子女、及兄弟姊妹)居住。
The Property is held through a private investment company and is occupied by the major shareholder(s) of the private investment company (or the major shareholder(s)' immediate family member(s) (i.e. parent(s), spouse, children or sibling(s)).

聲明 Declaration

本人/我們謹此同意、聲明、確認及承認：

I/We hereby agree, declare, confirm and acknowledge that:

以上有關物業之用途之聲明屬真確無誤。

The declaration above in respect of the usage of the Property is true and correct.

若此聲明書有任何虛假或具誤導性的資料，花旗銀行(香港)有限公司將有權採取適當的法律行動，包括但不限於行使花旗銀行(香港)有限公司就此信貸要求即時償還所有欠款的權利。

Should this Declaration contain any false or misleading information, Citibank (Hong Kong) Limited would be entitled to take appropriate legal actions against me/us, including but not limited to exercising the Bank's right to demand immediate repayment of the said banking facility/loan.

本人/我們有權並應就本人/我們之義務及作出虛假聲明、提供虛假資料及/或遺漏任何有關資料可能招致的法律後果諮詢獨立法律意見。

I/We have the right to and should seek independent legal advice in respect of my/our obligations and the possible legal consequences in making a false declaration, providing false information or omitting to provide any relevant information.

三. 只適用於按揭人並非為貸款人之申請 (如適用請在方格 ☐ 加上剔號(“✓”))

3. Applicable only to application where the mortgagor is not a borrower (Please put “✓” in ☐ where appropriate)

一般申請是以“無限額按揭”的方式作安排。如按揭人並非借款人，按揭人有權選擇“無限額按揭”或“固定金額按揭”作貸款安排。

☐ 按揭人希望以固定金額按揭契約作貸款安排。按揭人明白及確認以固定金額按揭契約作貸款申請需遵守花旗銀行(香港)有限公司的要求和最終批核為準。

In general, mortgages are arranged in the form of “All Monies”. Where the mortgagor is not a borrower, the mortgagor has the right to choose for an “All Monies” or “Fixed Amount” mortgage arrangement.

☐ The mortgagor(s) wish to apply for a “Fixed Amount” mortgage arrangement. The mortgagor(s) understand and acknowledge that the application for a mortgage in the form of “Fixed Amount” arrangement will be subject to Citibank (Hong Kong) Limited's assessment criteria and final decision.

四. 選擇拒絕在直接促銷中使用個人資料

4. Opt-out from Use of Personal Data in Direct Marketing

如本人/我們不希望花旗銀行在直接促銷中使用本人/我們的個人資料，本人/我們必須在此方格內 ☐ 加上剔號(“✓”)。

I/We should check (“✓”) this box ☐ if I/We do not wish Citibank to use my/our personal data in direct marketing.

申請人1 Applicant 1	申請人2 Applicant 2
閣下可能將本人/我們的個人資料提供予其他人士，以供該等人士在直接促銷中使用，不論該等人士是否閣下集團成員。如本人/我們不希望閣下將本人/我們的個人資料提供予任何其他人士，以供該等人士在直接促銷中使用，不論閣下會否獲得金錢或其他財產的回報，本人/我們須在此方格內 ☐ 加上剔號(“✓”)。 The Bank may provide my/our personal data to other persons for their use in direct marketing whether or not such persons are members of the Bank's group. I/We should check (“✓”) this box ☐ if I/we do not wish the Bank to provide my/our personal data to any other persons for their use in direct marketing, whether or not in return for money or other property.	閣下可能將本人/我們的個人資料提供予其他人士，以供該等人士在直接促銷中使用，不論該等人士是否閣下集團成員。如本人/我們不希望閣下將本人/我們的個人資料提供予任何其他人士，以供該等人士在直接促銷中使用，不論閣下會否獲得金錢或其他財產的回報，本人/我們須在此方格內 ☐ 加上剔號(“✓”)。 The Bank may provide my/our personal data to other persons for their use in direct marketing whether or not such persons are members of the Bank's group. I/We should check (“✓”) this box ☐ if I/we do not wish the Bank to provide my/our personal data to any other persons for their use in direct marketing, whether or not in return for money or other property.

以上代表本人/我們目前就是否希望收到直接促銷聯繫或資訊的選擇，並取代本人/我們於本申請前向閣下傳達的任何選擇。

The above represents my/our present choice whether or not to receive direct marketing contact or information. This replaces any choice communicated by me/us to the Bank prior to this application.

本人/我們以上的選擇適用於就閣下關於個人資料(“私隱條例”)的政策指引中所列出的產品、服務及/或標的類別的直接促銷。本人/我們亦可參閱該通知以得知在直接促銷中可使用的個人資料的種類，以及本人/我們的個人資料可提供予什麼類別的人士以供該等人士在直接促銷中使用。

My/Our above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Bank's Policy Statement relating to the Personal Data (Privacy) Ordinance. I/We should also refer to the Policy Statement on the kinds of personal data which may be used in direct marketing and the classes of persons to which my/our personal data may be provided for them to use in direct marketing.

五. 收入和財富來源聲明

5. Source of Revenue and Wealth Declaration

本人或我的配偶/父母/夥伴是否直接從大麻的生產、銷售或分銷中獲得收入或財富？

Do I or my Spouse/Parent/Partner derive revenue or wealth directly from the production, sale or distribution of cannabis?

☐ 是 Yes ☐ 否 No

六. 美國稅務聲明

6. U.S. Tax Declaration

A. 非美國人士 Non U.S. Person

本人/我們陳述及保證就美國聯邦入息稅法而言並非美國人士，而本人/我們亦非代表美國人士行事。本人/我們亦非美國居民。本人/我們確認根據美國法例，美國人士對稅務身份作出錯誤或不實的陳述可會受到美國法例的懲罰。若然本人/我們成為美國公民或居民或本人/我們更改通訊地址為美國地址，本人/我們負責在三十日內就有關改變通知閣下。如本人/我們成為美國人士，本人/我們同意閣下將獲授權進行一切被認為有必要之行為，包括但不限於停止接受本人/我們購買任何投資產品的指示，結算本人/我們受影響之資產及/或轉調本人/我們戶口至另一機構。本人/我們同意承擔所有閣下因此而支付的所有費用及開支。為遵從適用之美國稅務法例，本人/我們同意放棄按照香港法例可獲得之銀行對客戶資料保密保障，資料保護或私隱之權利。

I/We represent and warrant as follows: "that I am/we are not a US person for purposes of US federal income tax, and that I am/we are not acting for, or on behalf of, a US person. I am//We are not resident in the US. I/We acknowledge that a false statement or misrepresentation of tax status by a US person could lead to penalties under US law. If I/we become a US citizen or resident of the United States or change my/our mailing address to the USA, I/we undertake to notify Citibank within 30 days of such change in status. In the event, I/we become a US person, I/we agree that Citibank shall be entitled to do all acts and things it deems necessary, including but not limited to non-acceptance of any instructions provided by me/us to purchase any investment product, liquidation of the affected assets and/or a transfer of my/our account to an alternate vehicle. I/We agree to bear all costs and expenses incurred by Citibank as a result thereof". For purposes of complying with applicable US Tax Laws, I/we waive any bank secrecy, privacy or data protection rights related to my/our account.

B. 美國人士 U.S. Person (Form W9 required)

本人/我們明白除了為了豁免繳納預扣稅而需要作出聲明外，美國稅務局並沒有要求本人/我們同意此申請書上的其他條款。

I/We also understand that the Internal Revenue Service does not require my/our consent to any provision of this application form other than the certifications required to avoid backup withholding.

本人/我們在此承認本人/我們已參閱，明白及同意於此申請內所訂立之所有條款及聲明並徵求獨立意見(如有需要)。本人/我們保證本人/我們提供此申請內之資料正確無誤，如所提供之資料有任何更改，均會立即通知閣下。

I/We hereby acknowledge that I/we have read, understood and agree to all Terms and Conditions and Declarations set out in this Application and have taken independent advice if required. I/We warrant that all the information provided in this Application is correct and will update the Bank immediately on any changes.

申請人1 Applicant 1

- ☐ A. 非美國人士 Non U.S. Person
☐ B. 美國人士 U.S. Person (Form W9 required)

申請人2 Applicant 2

- ☐ A. 非美國人士 Non U.S. Person
☐ B. 美國人士 U.S. Person (Form W9 required)

七. 重要政治及公職人物宣言

7. Senior Public Figure Declaration

- ☐ 本人/我們或本人/我們之直系親屬為重要政治及公職人物(現在/曾經任職於本地或海外政府機構，包括司法機構/軍隊/領事館等)。
 I/We or my/our immediate family member currently hold /have held a position as a senior public figure (individual who is working/ has worked in any local or foreign government including judiciary/armed forces/ embassies etc.).

公眾人物之全名 The full name of the Senior Public Figure:	姓 Last Name:	名 First Name:
國家 Country:		
部門 Department:		
職位 Position:		
與申請人之關係(如適用) Relationship with Applicant (if applicable):		

- ☐ 本人/我們或本人/我們之直系親屬並非重要政治及公職人物。
 I/We or my/our immediate family member currently do not hold/have not held any position as a senior public figure.

八. 樓宇按揭契聲明

8. Mortgage Property Title Deeds Declaration

- ☐ 本人/我們僅此聲明、確認並承諾，本人/我們將提供樓宇按揭契之紙張正本。本人/我們知悉並理解花旗銀行不接受任何光碟形式的樓宇按揭契。
 I/We hereby declare, confirm, and undertake to provide the original Mortgage Property Title Deeds in paper format. I/We acknowledge and understand that Citibank does not accept any Mortgage Property Title Deeds in compact disk (CD) format.

本人/我們在此聲明、確認、承認及同意本聲明書一、二、三、四、五、六、七及八所適用的部分：

I/We hereby declare, confirm, acknowledge and agree to all of the applicable sections of Declaration as set out in Part 1,2,3,4,5,6,7 & 8 above:

簽署 Signed by: X
 申請人1 Applicant 1

X
 申請人2 Applicant 2

日期 Date

日期 Date

Citibank按揭貸款申請之條款

Terms and Conditions for Citibank Mortgage Loan Application

1. 閣下指銀行、花旗銀行(依美國法律成立的有限責任組織)及大來信用証國際(香港)有限公司或其中任何一個。
“You” in this application form refers to any or all of the Bank, Citibank N.A. (organized under the laws of U.S.A. with limited liability) and Diners Club International (Hong Kong) Limited.
2. 本人/我們及我們之合夥人/董事明白及同意就本人/我們/他們申請及使用閣下之貸款設備及服務及本人/我們/他們與閣下開設之任何戶口均受閣下發出及隨此申請書附上之關於個人資料(私隱)條款(“私隱政策指引”)所約束。本人/我們及我們之合夥人/董事明白私隱政策指引記載閣下就個人資料不時施行之政策及處理方法, 包括但不限於收取、使用、持有、發送、查閱及更改及其他有關之事項。
本人/我們及我們之合夥人/董事明白若本人/我們/他們未能提供閣下上述資料或其他閣下要求之有關資料, 閣下或許不能為本人/我們/他們提供貸款設施或服務。
本人/我們及我們之合夥人/董事明白閣下有可能將上述資料及本人/我們及他們之個人及賬戶資料或記錄透露予位於任何國家的服務供應及私隱政策所指的其他人仕作處理或保存之用。
本人/我們及我們之合夥人/董事明白本人/我們或我們之合夥人/董事可隨時聯絡私隱政策指引內所指之人仕查詢閣下要求修改本人/我們/他們供給閣下之資料。
本人/我們及我們之合夥人/董事明白私隱政策乃本申請及本人/我們及我們之合夥人/董事與閣下訂立之所有合約, 協議賬戶授權書及其他有約束力的安排的不可分割部份。
本人/我們保證(i)本人/我們並沒有曾經被裁定破產; (ii)本人/我們並沒有破產或曾經破產 (iii)沒有就本人/我們之破產呈請; (iv)本人/我們並非償債無能力者;及(v)本人/我們及其他人士沒有就自願安排債務建議申請 臨時命令。
此外, 如本人/我們或(若是合夥人及公司客戶)我們之每一位合夥人/董事是外地國民或居民, 而閣下(不管現在或將來)已用本人/我們/他們的國籍/居住國家的相關資料私隱要求制定了一份適用的資料私隱通知, 本人/我們/他們承認本人/我們/他們同意閣下在Citibank網上理財服務“私隱條款”所列出的該“私隱條款/通知”, 並且閣下可能會不時更新這些條款。
I/We and each of our partners/directors understand and agree that my/our/his/her application for and the use of any of your loan facilities and services and all account(s) opened by me/us/him/her will be governed by the Policy Statement relating to the Personal Data (Privacy) Ordinance (“PDPO Policy”) issued by you and attached to this application form. I/We and each of our partners/directors understand that the PDPO policy contains your policies and practices from time to time in force relating to personal data, including without limitation its collection, use possession, dispatch, transmission, access and correction and other matters incidental thereto.
I/We and each of our partners/directors understand that you may not be able to provide any loan facilities and services to me/us/him/her if I/we or each of our partners/directors fail to provide the overleaf information or any other relevant information requested by you.
I/We and each of our partners/directors understand that the overleaf information and my/our/his personal and account information or records may be disclosed to, processed or kept by your services providers and other classes of persons as set out in the PDPO Policy in any country.
I/We and each of our partners/directors understand that I/we or our partners/ directors may always contact such persons referred to in the PDPO Policy to gain access to and request correction to my/our/his information provided to you.
I/We and each of our partners/directors understand that the PDPO Policy forms an integral part of this application form and shall be deemed incorporated into this application form, all contracts, account mandates and other binding arrangement which I/we and each of our partners/directors enter into with you.
I/We warrant that (i) I/We have not ever been adjudicated bankrupt (ii) I am/we are not bankrupt; (iii) no petition for bankruptcy is presented against me/us; (iv) I am/we are not insolvent; (v) the application by me/us or any other person for an interim order for making a debtor’s proposal for voluntary arrangements.
Further, if I am/we are or (if applicable) each of our partners/directors is/are a foreign national(s)/resident(s) and where a data privacy circular applicable to my/our/his/her country of nationality/residency has been prepared by you (whether now or in the future) to address applicable data privacy requirements, I/we/he/she acknowledge(s) that I/we/he/she agree(s) to the terms of such data privacy circular as set out in “Privacy at Citi” section in Citibank Online which may be updated by you from time to time.
3. 本人/我們根據此貸款及按揭或根據此申請書而簽訂的其他文件所繳付的款項(不論是本金、利息、費用或其他款項)必須免受任何現行或將來的稅收、徵稅、減除、收費或扣除及所有有關的債務所影響, 但不包括課於淨收入的稅收及美國與其他有政治單位的所有收入及經銷權稅收(所有此等非免稅稅收統稱為“稅收”)。
假若本人/我們按法律要求須從任何根據此申請書需付的款項扣除金額時:
 - a. 本人/我們應付的款項須上調至一數額致使在扣除所有需扣除之金額後(包括按本條所作上調金額而需扣除的金額), 閣下實收數目須等於在無需作此等扣除下閣下應收的數目;
 - b. 本人/我們須扣除該金額; 及
 - c. 本人/我們須根據有關法律, 向稅務局或有關部門繳付扣除金額之全數。Any and all payment (whether of principal, interest, fee or otherwise) to be made by me/us under this loan and mortgage or under any instrument delivered hereunder shall be made free and clear of and without deduction for present or future taxes, levies, imposts, deductions, charges, or withholdings, and all liabilities with respect thereto, excluding taxes, imposed on net income and all income and franchise taxes of the United States and any political subdivisions thereof (all such non-excluded taxes hereinafter referred to as “Taxes”). If I/we shall be required by law to make such deduction from any payment hereunder:
 - a. the sum payable by me/us shall be increased as may be necessary so that after making all required deductions (including deductions applicable to additional sums under this section) you receive an amount equal to the sum you would have received had no such deductions been made;
 - b. I/We shall make such deductions; and
 - c. I/We shall pay the full amount deducted to the relevant taxation authority or other authority in accordance with applicable law
4. 本人/我們謹此承諾, 無論此貸款及按揭最終有否獲得批准或被提取, 均會對閣下在處理是項貸款及按揭申請時所招致的一切法律或專業收費或其他費用作出補償。本人/我們進一步同意閣下絕對有權決定接受或拒絕本人/我們任何已在同意貸款及按揭條件上之修改, 同時假設閣下接受任何本人/我們所作出如前述的要求, 本人/我們承諾根據閣下不時制定的(銀行服務收費)表繳付有關收費或其他費用。本人/我們並可向閣下索取該收費表。本人/我們進一步同意補償閣下為本人/我們根據上述第一條代本人/我們購買的保險所產生的費用和開支(包括但不限於保費和/或相關的行政費用)。如閣下就相關的保險向本人/我們退還任何有關的保費, 閣下將有權在有關的退款中扣除因退款而發生的行政費用。
I/We agree to reimburse the Bank in respect of any legal or professional fees or charges incurred by the Bank in the course of processing this loan application notwithstanding the Loan may or may not be approved by the Bank and if the Bank accepts any of my/our such requests, I/We agree to pay the applicable charges or fees as set out in the “Bank Service Fee and Charges” Schedule published by the Bank from time to time which will be provided to me/us upon request. I/we further agree to reimburse the Bank in respect of any costs and expenses (including but not limited to any insurance premium and/or any relevant administrative costs) incurred for effectuating the insurance policy on my behalf pursuant to clause 1 above. In the event that any refund with respect to such relevant insurance policy is to be made by the Bank to me for such relevant insurance premium, the Bank shall have the right to deduct any administrative costs which may be incurred by the Bank that arises out of the refund.
5. 本人/我們明白及已被忠告授信將以物業作擔保, 未能償還授信將引致閣下根據按揭條款接管及出售抵押物業。
I/We understand, and have been warned, that banking facilities are to be secured on the Mortgaged Property and default in payment of the banking facilities may result in the Bank taking possession of, and selling, the Mortgaged Property pursuant to the terms of the mortgage.
6. 此外, 本人/我們同意繳付因依據此申請書所作付款或因執行或註冊按此申請書簽訂之文件或其他事項, 而引致的任何現有或將來之印花稅或支付於文作之稅項或其他消費稅或物業稅或類似的徵稅(統稱為“其他稅收”)。
In addition, I/we agree to pay any present or future stamp or documentary taxes or any other excise or property taxes, charges or similar levies which arise from any payment made hereunder or form the execution, delivery or registration of, or otherwise with respect to any instrument delivered hereunder (hereinafter referred to as “Other Taxes”).

7. 本人/我們將保障賠償閣下其繳付的稅收或其他稅收的全數(包括但不限於任何區域對根據本條繳付的款項所徵收的稅數或其他稅收)或其他責任(包括罰息、利息及支出)，不論此等稅收是否正確地徵收或依法徵收。在閣下書面要求三十天內本人/我們須按本條補償閣下。
I/We will indemnify you for the full amount of Taxes or Other Taxes (including without limitation any Taxes or Other Taxes imposed by any jurisdiction on amount payable under this section) paid by you or any liability (including penalties, interest and expenses) arising therefrom or with respect thereto, whether or not such Taxes or Other Taxes were correctly or legally asserted. This indemnification shall be made within 30 days from the date you made written demand therefor.
8. 於繳付稅收的三十天內，本人/我們須向閣下提供交款收據的正本或證明副本。假若須支付之款項毋須繳交稅收或其他稅收，本人/我們須向閣下提交由適當的稅務部門發出的證明書，或一份閣下接受的法律意見書，聲明此款乃免收稅收或其他稅收。
Within 30 days after the date of any payment of Taxes or Other Taxes, I/we will furnish to you the original or certified copy of a receipt evidencing payment thereof. If no Taxes or Other Taxes are payable in respect of any payment, I/we will furnish to you a certificate from each appropriate taxing authority, or an opinion of counsel acceptable to you, in either case stating that such payment is exempt from or not subject to Taxes or Other Taxes.
9. 本人/吾等進一步承認並同意，本人/吾等須自行全權負責遵守適用於本人/吾等的離岸帳戶，本人/吾等對花旗銀行任何設施、授信或服務的使用，以及本人/吾等與花旗銀行或通過花旗銀行進行的任何交易(包括對此類交易的任何修訂、補充、取消或終止)的任何法律、法規或規則，花旗銀行或任何其他花旗集團公司均不承擔任何責任。這包括但不限於：(a) 在本人/吾等或任何其他地區內，與稅務、境外投資、境外信貸擴展及任何其他境外金融服務、資金轉移、外匯和資本管制有關的任何法律、法規或規則，(b) 申報或提交規定，以及(c) 因本人/吾等的國籍、住所、居住地或納稅身份而可能適用的任何政府機構、部門或機關(包括中央銀行)的同意、許可、批准和授權。
I/We further acknowledge and agree that I am/we are solely responsible for, and that none of Citi or any other Citi group company has any responsibility for, my/our compliance with any laws, regulations or rules applicable to the opening and operation of the offshore account, my/our use of any of your facilities or services, any transactions conducted by me/us with you or through you (including any amendment, supplement, cancellation or termination of such transactions), including but not limited to: (a) any laws, regulations or rules in my/our home country or any other jurisdiction, relating to tax, offshore investment, offshore credit extension and any other offshore financial services, fund transfer, foreign exchange and capital control, (b) reporting or filing requirements, and (c) consents, licenses, approval and authorizations of any governmental authority, bureau or agency (including central bank approval), that may apply as a result of my/our country of citizenship, domicile, residence or tax-paying status.
10. 在不影響本人/我們於此申請的其他協議下，儘管本人/我們已繳付根據此申請書及按申請書發出文作中之所有本金及利息，本人/我們於上述的協議及責任將仍然存在。
Without prejudice to the survival of any of my/our other agreement hereunder, my/our agreement and obligations contained in this section shall survive the payment in full of principal and interest hereunder and under my instrument delivered hereunder.
11. 本人/我們明白本人/我們須於還款日前一個工作天預備足夠款項於扣賬戶口內並確保扣賬戶口運作正常。
I/We understand that we shall allow sufficient funds and ensure the normal status of bank account linked up to process this loan and mortgage repayment in one business day prior to the payment date.
12. 本人/我們如有拖欠閣下任何款項，本人/我們同意閣下有權在本人/我們於閣下開設之任何戶口中扣取作還款之用。
I/We agree that you also have the right to set off any credit balance in the accounts from time to time maintained and held by me/us with you (including my/our joint accounts with other(s)) against any amount due by me/us to you.
13. 本人/我同意閣下可聘用第三收者賬公司以向本人/我們收取逾期款項。本人/我們須對閣下因收賬過程而導致之費用及支出(包括聘用收賬公司之費用)作出彌償。
I/We agree you may employ third party debt collection agencies to collect overdue payments by me/us. I/We shall indemnify you all costs and expenses incurred by you in the debt recovery process including the costs of employing collection agencies.
14. 本人/我們明白在成功申請按揭智慧息計劃之同時，閣下將為本人/我們開立支票往來戶口；若本人/我們通知閣下取消按揭申請，已開立之支票往來戶口便會自動取消。
I/We understand that a checking account will be opened in conjunction with the mortgage account upon successful application of HomeSmart; should the application subsequently be cancelled, this checking account will automatically be terminated.
15. 本人/我們明白如選取以按揭智慧息計劃、香港銀行同業拆息計劃、香港銀行同業拆息按揭存款組合或任何遞減供款計劃作為還款方法時，將不獲發還款過程表。
I/We understand if I/we choose HomeSmart plan, HIBOR plan, HIBOR Deposit-Linked mortgage or any reducing balance plan as a loan repayment method, loan repayment schedule will not be issued.
16. 本人/我們明白(i)閣下將就本人/我們於此申請所遞交的證明文件或有關按揭物業之法律文件進行審核，並保留是否批核及(ii)本人/我們之貸款申請設施及服務之最終決定權。
I/We understand that (i) you shall review all my/our documents submitted for this application, including legal documents relating to the property to be mortgaged and (ii) my/our application of your loan facilities and services is subject to your final acceptance your absolute discretion.
17. 本人/我們明白花旗銀行(香港)有限公司接受的下列存款，是符合香港的存款保障計劃保障資格的存款：月結單儲蓄戶口、支票戶口(有或無利息，不包括按揭智慧息戶口)、月月增息支票儲蓄戶口、Maxi Savings、通知存款、定期存款、職員出糧支票戶口。
I/We understand that the following types of deposit maintained with you are deposits qualified under the Deposit Protection Scheme in Hong Kong: Saving Accounts, Checking Accounts (with or without interest, excluding Homesmart Account), Step-Up Interest Accounts, MaxiSavings, Call Deposit, Time Deposit, Staff Payroll Checking Account.
18. 本人/我們同意提早全數清還申請必須於提早還款日前一個月以書面通知銀行，以便閣下安排。
I/We agree at least one month prior written notice must be given to the Bank for Early Redemption to allow sufficient time to process.
19. 本人/我們同意任何已呈交之文件連同此申請表將不獲退還，惟明白本人/我們可以向銀行索取申請表及有關條款及細則之副本。
I/We agree that the documents submitted including this application will not be returned. I/We understand we can obtain a copy of this application with relevant terms & conditions.
20. 本人/我們明白及同意閣下將不接受郵政信箱作為樓按戶口的通信地址。
I/We understand and agree that you do not accept P.O.Box as mortgage account correspondence address.
21. 本人/我們明白並同意(a)花旗銀行可要求本人/我們提供收入或資產證明(如銀行結單、儲蓄存摺或定期存款證明的副本)作為本申請的證明文件，及/或(b)如本人/我們有作出任何物業擁有權的陳述，而本人/我們未有提供足夠的證明文件以審核本申請，花旗銀行可從土地註冊處獲得土地記錄以核實本人/我們有關物業擁有權的資料，而不作另行通知。
I/We understand and agree that (a) the Bank may require my / our income or asset proof (e.g. copies of bank statements, saving passbook, current time deposit certificate) as supporting documents for this application, and/or (b) if I / We have made any representation of property ownership in this application, the Bank may obtain Land Records from the Land Registry to verify my / our property ownership without further notice if I / We have not provided sufficient supporting documents for the Bank to assess this application.
22. 本人/我們同意並接受花旗銀行保留繼續處理本申請的權利，雖然本人/我們未有提供任何證明文件，亦不代表本人/我們已取消申請。
I/We agree and accept that the Bank reserves the right to continue processing this application even if I/ We have not provided any supporting documents for this application, which shall not be regarded as my / our cancellation of this application.
23. 本人/我們明白貴行、閣下之僱員、指定代理人或聯營機構可能擔任不同職務，及可能就直接或間接提供服務以收取佣金或其他酬金，或獲得好處或利益。該等佣金或其他酬金可能以定額計算及/或因應銷售表現和其他因素計算。
I/we understand that you, your employees, your authorized agents or any of your affiliates may act in different capacities, and may be remunerated, or may receive benefits or profits, either directly or indirectly in connection with the services provided. The remuneration of your employees or authorized agents may comprise a fixed pay and/or a variable compensation which is determined by a number of factors including the sales performance.

24. 本人/我們明白若本人/我們不同意申請/撤回土地註冊處的電子提示服務，閣下有權下調本人/我們按揭貸款之成數。
I/We understand that you have the right to lower the Loan to Value ratio of the mortgaged property if I/we do not give a consent or I/we withdraw the Land Registry's E-Alert Service.
25. 本人/我們明白閣下並不接受任何有關本人/我們屬於此按揭物業之二按計劃/押記或有關之抵押權，若閣下發現未經授權的按揭/押記或抵押權，閣下有權要求本人/我們在一個月限期內(i) 撤銷所有未經授權的按揭/押記或抵押權或(ii)全數償還閣下之未償還按揭貸款。
I/We understand you do not accept any further mortgages/charges or other encumbrances on my/our property mortgaged to you. In case you discover any unauthorized further mortgages/charges or encumbrances, you will be entitled to give a one month's prior notice to demand me/us to: (i) discharge such further mortgages/charges or encumbrances; or (ii) make full repayment of the outstanding mortgage loan owing to you.
26. 此按揭貸款申請書提供有關在香港的花旗銀行(香港)有限公司及花旗銀行香港分行所提供的貸款產品及服務的資訊及使用途徑。它不構成，亦不應被詮釋為，向居住於香港以外地區人士的服務提供、邀約或招攬。此按揭貸款申請書不擬向任何身處在分發或使用會違反當地法律或規例的國家的人士分發或供其使用；而此按揭貸款申請書所述的任何貸款產品或服務，均不提供予居住於任何提供該等貸款產品或服務會違反當地法律或法規的國家的人士。
The Mortgage Loan Application Form provides information about, and access to the loan facilities and services provided by Citibank (Hong Kong) Limited and Citibank, N.A. Hong Kong Branch in Hong Kong. It does not, and should not be construed as, an offer, invitation or solicitation of services to individuals residing outside of Hong Kong. This Mortgage Loan Application Form is not intended for distribution to, or use by, any person in any country where such distribution or use would be contrary to local law or regulation, and none of the loan facilities or services referred to in this Mortgage Loan Application Form are available to persons resident in any country where the provision of such loan facilities or services would be contrary to local law or regulation.
27. 當申請按揭貸款或清還按揭貸款時，本人/我們明白及同意：
- (1) 本人/我們需支付所有代表本人/我們及代表閣下擬備物業按揭貸款之雙方律師的法律費用。
 - (2) 本人/我們有權委託獨立律師代表，而該律師並不一定為閣下認可名單上的指定律師；惟閣下只會委託認可名單上的指定律師代表本行。
 - (3) 如本人/我們委託獨立律師執行物業按揭事宜，可能會因閣下及本人/我們之代表律師覆核有關文件而引致額外手續，而需支付額外費用。
- Upon making any mortgage application or redemption, I/ we understand and acknowledge that:
- (1) I/we will be responsible for the legal expenses to be incurred by both myself/ ourselves and the Bank, regardless of whether or not both parties are represented by the same solicitor firm.
 - (2) I/we understand that the Bank only engages solicitors from the Bank's list of approved panel firms to represent the Bank, and I/we have the right to engage my/ our own solicitors out of the List to separately represent myself/ ourselves.
 - (3) If I/we engage separate solicitors to represent myself/ ourselves, extra legal costs will be incurred by additional work to be conducted by solicitors representing each party in reviewing and negotiating the other party's documentation.
28. 除卻任何法律上賦予之普通留置權或其他類似權利，閣下可以在任何時間及在毋須預先通知本人/我們之情況下，抵銷或轉移任何本人/我們存在花旗銀行(香港)有限公司或花旗銀行*香港分行之存款，不論屬於任何戶口類別及貨幣以清還本人/我們就該貸款而欠付閣下之債務。至於本人/我們對閣下將來或可產生之債務，閣下亦有權暫時不發還相等之存款金額於本人/我們。如果本人/我們(即此申請表上的簽署人)本身是花旗銀行(香港)有限公司或花旗銀行*香港分行的客戶，則本人/我們須受制於“花旗銀行戶口及服務之條款”(其內容或會不定期作出修訂、補充或重新編號)包括但不限於當中第12條(押記、留置權及抵銷)之下第12.5條的約束，而為免疑問，特此表明，該條款適用於本人/我們在此申請表下之義務以及與此申請有關或此申請所預期進行的任何交易(若該條款與本申請表的任何相關規定出現衝突，應以該條款為準)。
In addition to any general lien or similar right at law, the Bank may, at any time and without prior notice, set off or transfer any sum(s) standing to the credit of my/our account(s) with Citibank (Hong Kong) Limited or Citibank, N.A.*, Hong Kong Branch of whatever description and in whatever currency in or towards satisfaction of my/our liabilities to the Bank in connection with the Loan. Insofar as any of my/our liabilities to the Bank are contingent or future, the Bank's liability to make payment of any sums standing to the credit of any of my/our accounts shall to the extent necessary to cover such liabilities, be suspended until the happening of the contingency or future event. To the extent that the undersigned is a customer of the Bank or Citibank N.A.*, Hong Kong Branch, the undersigned is subject to and bound by the "Citibank Terms and Conditions for Accounts and Services" (as amended, supplemented or renumbered from time to time) including, without limitation, clause 12.5 of clause 12 (Charges, Lien, Set Off) thereof which, for the avoidance of doubt, is applicable (and, in case of any conflict, will prevail over any relevant provisions of this application form) to the obligations of the undersigned under this application form and any transactions relating to or contemplated by it.
29. 本人/我們完全明白如果按揭貸款貨幣有別於本人/我們的收入/資產貨幣，這會在按揭貸款期間因匯率之波動而對我/我們造成不利的影響。
I/we fully understand that if the mortgage loan is in a currency that is different from my/our incomes/assets currency, there is a currency risk over the lifetime of the mortgage loan if the foreign exchange markets move against me/us.
30. 本人/我們明白 閣下會全權決定拒絕或接受就本人/我們作任何每月還款以外之(部份或全部)額外還款(不適用於按揭智慳息)。
- (1) 若 閣下拒絕本人/我們之額外還款，閣下將會退回額外還款金額而此金額並不構成任何利息。
 - (2) 若 閣下接受本人/我們之額外還款，閣下會就以下情況將額外還款用作減低未償還按揭貸款之本金：
 - (i) 額外還款額最多為三個月或以下(按累積計算)的每月還款總額，會用作償還最多未來三個月的還款，而本人/我們的下一個還款到期日將會順延(如適用)；及/或
 - (ii) 額外還款額為三個月以上(按累積計算)的每月還款總額並相等或高於港幣50,000元，會用作償還部份按揭貸款並受限於貸款批核書中的條款；在指定的期限內，此還款額亦會用作繳付包括但不限於額外的利息。如與額外還款有關之任何差異，均以貸款批核書為準。
- (Not applicable to Home Smart) I/We understand that if I make repayment to my mortgage loan in excess of a monthly repayment amount, you may, at your sole discretion, reject or accept the repayment (in whole or in part).
- (1) Where you reject any excess repayment, you may refund the excess made without any interest.
 - (2) Where you accept any excess repayment, you may apply the excess to reduce the outstanding principal amount of the mortgage loan, and in accordance with the following:
 - (i) for excess repayment of up to three-monthly instalments (on an accumulative basis), apply to repay the mortgage loan for the next three monthly instalment(s) at a maximum, and the next instalment payment will be due and payable on the Payment Date thereafter (where applicable); and /or
 - (ii) for excess repayment of more than three-monthly instalments (on an accumulative basis) and more than with amount at or above HKD50,000, apply the entire amount as prepayment subject to the conditions as set out in the facility letter you sign with the bank, including but not limited to, additional interest if prepayment is made within a designated period. To the extent of inconsistency in connection with prepayment, the Facility Letter shall prevail.
31. 多家個人信貸資料服務機構模式(「MCRA模式」)使信貸提供者(例如花旗銀行)能夠透過多家信貸資料服務機構(「CRAs」)共享及使用信貸資料，而所有個人信貸資料均透過信貸資料平台(「CRP」)的中央資料庫發送或存儲。您理解、確認並同意花旗銀行並非信貸資料平台的營運商，並將不會就因使用信貸資料平台和/或任何信貸資料服務機構所提供的服務而造成的任何損失或損害承擔任何責任，這包括但不限於：(1)任何因信貸資料平台之營運或任何人或任何一方使用信貸資料平台而導致的資料延誤、不能使用、中斷、故障、錯誤、不準確、遺失、誤用或損失，或(2)信貸資料服務機構、任何其他信貸提供者，或任何多家個人信貸資料服務機構模式或信貸資料平台的擁有者、營運商、服務提供者或其他參與者違反義務、欺詐、故意違約或疏忽。您亦同意並接受信貸資料平台的擁有者及營運商不對任何人或任何一方因使用信貸資料平台而引起的任何損失或損害承擔責任。
The Multiple Credit Reference Agencies Model ("MCRA Model") enables credit providers (such as Citibank) to share and use consumer credit data through more than one credit reference agencies ("CRAs"), with all consumer credit data transmitted through or stored in the centralized database of the credit reference platform ("CRP"). You understand, acknowledge and agree that Citibank is not operator of the CRP and shall not be liable for any loss or damage arising from the use of CRP and/or services provided by any CRA(s), including without limitation: (1) any delay, unavailability, disruption, failure, error, inaccuracy, loss, misuse or compromise of data caused by CRP operations or use of CRP by any person or party, or (2) any breach of obligation, fraud, wilful default or negligence by any CRAs, any other credit providers, or any owners, operators, service providers or other participants of the MCRA Model or CRP. You also agree and accept that owners and operators of the CRP shall not be liable for any loss or damage arising from any use of the CRP by any person or party.

32. 本人/我們希望申請以上選擇的產品，並了解花旗銀行將向信貸資料服務機構(環聯或平安金融壹賬通徵信服務(香港)有限公司)審查本人/我們的信貸報告，以評估此申請。如欲了解此申請所選用之信貸資料服務機構，請聯絡電話理財服務熱線(852) 2860 0333。本人/我們有權每十二個月向每間信貸資料服務機構取信貸報告一次，而無需向其支付任何費用。
- I/We wish to apply for the product that I have selected above and understand that Citibank will review my credit report from the Credit Reference Agency (TransUnion or Pingan OneConnect Credit Reference Services Agency (HK) Limited) in assessing this application. If I/we wish to know which Credit Reference Agency is engaged in current application, I/we may contact CitiPhone Banking Hotline at (852) 2860 0333. I/We are entitled to request for a Credit Report from each Credit Reference Agency without charge in any twelve-month period respective to each Credit Reference Agency.
33. (以下只適用於個人名義之申請者)我/我們明白花旗銀行(N.A.)為遵守美國當地之有關法例，因而必須確保我/我們不會利用銀行所提供的融資/借貸以進行某類活動。基於但不限於以上原因，我/我們確認於一般情況下不會將融資/借貸所得之部份或全部轉入與花旗銀行有關而不受美國存款保障之金融機構(例如花旗環球金融有限公司或花旗環球金融股份有限公司)、或直屬或非直屬附屬機構、或子公司(例如花旗銀行 [瑞士]AG)。
- (Applicable to Individual Applicants only) I/We understand that Citibank, N.A. must comply with laws in the United States and as a result must make sure that I/we do or do not do certain things with the proceeds of the advances under a banking facility/loan made available by the Bank. As part of this, as a general matter, I/we agree that I/we will not transfer any part of the proceeds of such advances to another Citibank entity that is not (such as Citigroup Global Markets Limited or Citigroup Global Markets Inc.) a U.S. insured depository institution or a direct or indirect subsidiary thereof, or a corporate chain subsidiary (such as Citibank (Switzerland) AG).
34. (只適用於以企業名義之申請者)我/我們及每位合夥人/董事均確認不會參與利用銀行所提供的融資/借貸與任何以我們所知與花旗銀行(N.A.)無任何銀行關係之個人進行交易以獲取得益，或將相關融資/借貸轉入非花旗銀行屬下之金融機構。為免生疑問，在正常業務的運作下，當執行與非花旗銀行屬下金融機構之交易時不應構成破壞此協議，並須確保不涉及動用或轉入該筆由花旗銀行提供之融資/借貸到相關之非花旗銀行屬下金融機構，以避免抵觸美國《聯邦儲備法》第23A條款或法案下所頒布的有關條例。
- (Applicable to Corporate Applicants only) I/We and each of our partners/directors confirm that we shall not engage in transactions with any person that we know is a non-bank affiliate of Citibank, N.A. to use the proceeds of the advances under a banking facility/loan made available by the Bank for the benefit of, or transfer the proceeds of such advances to such non-bank affiliate of Citibank, N.A. For the avoidance of doubt, the execution of transactions with any non-bank affiliate of Citibank, N.A. in the ordinary course of business shall not constitute a breach of this provision, provided that the transaction does not result in the use of the proceeds of the advances for, or a transfer of the proceeds of the advances under a banking facility/loan made available by the Bank to, such non-bank affiliate in violation of section 23A of the Federal Reserve Act or regulations promulgated thereunder.
35. 有關“BDAI”的披露
- “BDAI”是指大數據分析及人工智能應用，一般涉及透過電腦程式模擬人腦智慧，以超越經典統計學、數學、計量經濟學或金融方法的方式進行估計、預測、建議或作出決策的量化方法、系統或方式，以達到自動化及取得大量由保存及記錄人類、工具及機器活動而創造的結構性資料及非結構性資料的分析見解，包括但不限於來自社交媒體、互聯網裝置、機器、錄像及錄音的數據。機器學習、多決策樹方法、自然語言處理、神經網絡、生物特徵認證技術、互聯網曲奇檔案、網絡記錄檔皆為BDAI的例子。銀行可就個人資料或非個人資料使用BDAI。銀行就個人資料的BDAI的使用受銀行的有關《個人資料(私隱)條例》的政策聲明(“政策聲明”)約束。此外，銀行可自行或透過其服務供應商，使用BDAI作：(a) 進行統計、走勢、市場、行為、使用模式、顧客分類及定價分析；(b) 進行信貸、反洗錢、預防欺詐及其他風險評估；(c) 計劃、研究及發展、服務或產品設計、改善顧客體驗；(d) 預測模型；及(e) 任何與上述有關的其他用途。銀行已設立有力的政策及程序以確保數據的安全及完整性及BDAI的使用是公平及按照適用法律及規例的。關於花旗衍生數據的披露，“花旗衍生數據”是指銀行透過BDAI或其他方式收集、生成及/或衍生的與客戶相關的匯總及匿名化資料或數據，但不包括可以直接或間接確定個人身份的任何個人資料或數據。銀行可不受限制地免費使用花旗衍生數據。在不限制銀行上述權利的情況下，銀行或其集團公司可以有償或無償地以研究、趨勢或市場分析或報告形式將花旗衍生數據轉移予其集團公司，以及其他第三方，前提是適用法律及規例允許進行此類轉移。
- Disclosure regarding BDAI.
- “BDAI” refers to big data analytics and artificial intelligence applications, and generally involves quantitative method, system or approach that emulates human intelligence via computer programs to make estimates, predictions, recommendations or decisions in manners that go beyond classical statistical, mathematical, econometric or financial approaches in order to achieve automation and gain analytics insights of large volumes of structured and unstructured data created by the preservation and logging of activity from people, tools and machines, including without limitation data from social media, internet-enabled devices, machines, video and voice recordings. Machine learning, Multiple-Tree-based methods, natural language processing, Neural Network, biometric authentication technology, internet cookies, web logs are examples of BDAI. BDAI may be used by the Bank in relation to personal data and non-personal data. Use of BDAI by the Bank in relation to personal data is governed by the Bank's Policy Statement relating to Personal Data (Privacy) Ordinance (“Policy Statement”). In addition, the Bank may by itself, or via its service providers, use BDAI for: (a) performing statistical, trend, market, behaviour, usage pattern, customer segment and pricing analysis; (b) performing credit, anti-money laundering, fraud prevention and other risk assessments; (c) planning, research and developments, designing services or products, improving customer experience; (d) predictive modelling; and (e) any other purposes relating thereto. The Bank has in place robust policies and procedures to ensure the security and integrity of data and the use of BDAI is fair and in accordance with applicable laws and regulations. Disclosure regarding Citi Derived Data “Citi Derived Data” refers to aggregated and anonymized information or data collected, generated and/or derived by the Bank relating to its customers by way of BDAI or otherwise, but excludes any personal information or data from which the identity of the individual can be directly or indirectly ascertained. The Bank shall be free to use Citi Derived Data without restriction. Without limiting the foregoing right of the Bank, Citi Derived Data in the form of research, trend or market analysis or reports may be transferred to its group companies, and other third parties by it or its group company, with or without remuneration, if and to the extent such transfer is permissible under applicable laws and regulations.”
36. 上述聲明應受香港法律所規管並據之解釋，本人/我們謹此不可撤回地接受香港法院的非獨有司法管轄權的規管。
- The above declaration shall be governed by and construed in accordance with laws of Hong Kong and I/we hereby irrevocably submit to the non-exclusive jurisdiction of the Hong Kong Courts.
37. 本人/我們明白閣下並不接受任何以光碟形式遞交的樓宇按揭契。
- I/We understand that you do not accept any Mortgage Property Title Deeds in compact disk (CD) format.
- 如中英文版本有任何差歧，一切以英文版本為準。
- In case of inconsistencies between the Chinese and English versions, the English version shall prevail.
- 本人/我們確認已參閱、明白及同意於本申請書之有關細則及條款。
- I/We hereby acknowledge that I/we have read, understood and agreed to the relevant terms and conditions in respect of this application form.

簽署 Signed by: X
申請人1 Applicant 1

X
申請人2 Applicant 2

日期 Date

日期 Date

* 花旗銀行，依美國法律成立的有限責任組織

* Citibank, N.A., organized under the laws of U.S.A. with limited liability

按揭還款實例

Illustration of repayment schedule for mortgage

	按揭實例 Mortgage Illustration
樓宇按揭金額 Mortgage loan amount	HK\$1,000,000
按揭年利率* Mortgage interest rate* (P-2%)	3.250%
每月按揭供款 Monthly mortgage Installment	HK\$4,874
供款年期(年) Repayment Period (years)	25

*截至2025年11月3日，港元最優惠利率("P")為5.250%。The Hong Kong Dollar Prime Rate ("P") is 5.250% as of November 3, 2025.

以上例子只作參考用途。按揭利率以花旗銀行(香港)有限公司批核為準。

The above example is for illustration purpose only. The mortgage interest rate is subject to the decision of Citibank® (Hong Kong) Limited.

花旗銀行(香港)有限公司保留客戶之申請的最終批核權。有關按揭計劃之各項條款及細則，請向花旗銀行查詢。

Citibank (Hong Kong) Limited reserves the right of the final approval of all loan applications. For further details of terms and conditions applying to any mortgage plans, please contact Citibank.

按揭還款表(25年還款期)

Repayment schedule(25 years loan tenor)

以下例子只作參考用途。The below example is for reference only.

供款期數 Payment Number	每月供款 Monthly repayment	利息 Interest	本金 Principal	未償還貸款金額 Outstanding Balance
1	\$4,874.00	\$2,671.23	\$2,202.77	\$997,797.23
2	\$4,874.00	\$2,754.19	\$2,119.81	\$995,677.43
3	\$4,874.00	\$2,748.34	\$2,125.66	\$993,551.77
4	\$4,874.00	\$2,477.07	\$2,396.93	\$991,154.84
5	\$4,874.00	\$2,735.86	\$2,138.14	\$989,016.70
6	\$4,874.00	\$2,641.89	\$2,232.11	\$986,784.60
7	\$4,874.00	\$2,723.80	\$2,150.20	\$984,634.39
8	\$4,874.00	\$2,630.19	\$2,243.81	\$982,390.58
9	\$4,874.00	\$2,711.67	\$2,162.33	\$980,228.25
10	\$4,874.00	\$2,705.70	\$2,168.30	\$978,059.95
11	\$4,874.00	\$2,612.63	\$2,261.37	\$975,798.57
12	\$4,874.00	\$2,693.47	\$2,180.53	\$973,618.04
13	\$4,874.00	\$2,600.76	\$2,273.24	\$971,344.80
14	\$4,874.00	\$2,681.18	\$2,192.82	\$969,151.98
15	\$4,874.00	\$2,675.12	\$2,198.88	\$966,953.11
16	\$4,874.00	\$2,410.76	\$2,463.24	\$964,489.87
17	\$4,874.00	\$2,662.26	\$2,211.74	\$962,278.12
18	\$4,874.00	\$2,570.47	\$2,303.53	\$959,974.59
19	\$4,874.00	\$2,649.79	\$2,224.21	\$957,750.38
20	\$4,874.00	\$2,558.37	\$2,315.63	\$955,434.76
21	\$4,874.00	\$2,637.26	\$2,236.74	\$953,198.02
22	\$4,874.00	\$2,631.09	\$2,242.91	\$950,955.11
23	\$4,874.00	\$2,540.22	\$2,333.78	\$948,621.33
24	\$4,874.00	\$2,618.45	\$2,255.55	\$946,365.78
25	\$4,874.00	\$2,527.96	\$2,346.04	\$944,019.75
26	\$4,874.00	\$2,605.75	\$2,268.25	\$941,751.50
27	\$4,874.00	\$2,599.49	\$2,274.51	\$939,476.99
28	\$4,874.00	\$2,425.91	\$2,448.09	\$937,028.90
29	\$4,874.00	\$2,586.46	\$2,287.54	\$934,741.36
30	\$4,874.00	\$2,496.91	\$2,377.09	\$932,364.27
31	\$4,874.00	\$2,573.58	\$2,300.42	\$930,063.85
32	\$4,874.00	\$2,484.42	\$2,389.58	\$927,674.27
33	\$4,874.00	\$2,560.64	\$2,313.36	\$925,360.90
34	\$4,874.00	\$2,554.25	\$2,319.75	\$923,041.15
35	\$4,874.00	\$2,465.66	\$2,408.34	\$920,632.81
36	\$4,874.00	\$2,541.20	\$2,332.80	\$918,300.01
37	\$4,874.00	\$2,452.99	\$2,421.01	\$915,879.00
38	\$4,874.00	\$2,528.08	\$2,345.92	\$913,533.08

供款期數 Payment Number	每月供款 Monthly repayment	利息 Interest	本金 Principal	未償還貸款金額 Outstanding Balance
39	\$4,874.00	\$2,521.60	\$2,352.40	\$911,180.68
40	\$4,874.00	\$2,271.71	\$2,602.29	\$908,578.39
41	\$4,874.00	\$2,507.93	\$2,366.07	\$906,212.32
42	\$4,874.00	\$2,420.70	\$2,453.30	\$903,759.02
43	\$4,874.00	\$2,494.62	\$2,379.38	\$901,379.65
44	\$4,874.00	\$2,407.79	\$2,466.21	\$898,913.44
45	\$4,874.00	\$2,481.25	\$2,392.75	\$896,520.69
46	\$4,874.00	\$2,474.64	\$2,399.36	\$894,121.33
47	\$4,874.00	\$2,388.41	\$2,485.59	\$891,635.74
48	\$4,874.00	\$2,461.16	\$2,412.84	\$889,222.90
49	\$4,874.00	\$2,375.32	\$2,498.68	\$886,724.22
50	\$4,874.00	\$2,447.60	\$2,426.40	\$884,297.82
51	\$4,874.00	\$2,440.90	\$2,433.10	\$881,864.72
52	\$4,874.00	\$2,198.62	\$2,675.38	\$879,189.34
53	\$4,874.00	\$2,426.80	\$2,447.20	\$876,742.15
54	\$4,874.00	\$2,341.98	\$2,532.02	\$874,210.13
55	\$4,874.00	\$2,413.06	\$2,460.94	\$871,749.19
56	\$4,874.00	\$2,328.65	\$2,545.35	\$869,203.84
57	\$4,874.00	\$2,399.24	\$2,474.76	\$866,729.08
58	\$4,874.00	\$2,392.41	\$2,481.59	\$864,247.49
59	\$4,874.00	\$2,308.61	\$2,565.39	\$861,682.09
60	\$4,874.00	\$2,378.48	\$2,495.52	\$859,186.57
61	\$4,874.00	\$2,295.09	\$2,578.91	\$856,607.66
62	\$4,874.00	\$2,364.47	\$2,509.53	\$854,098.13
63	\$4,874.00	\$2,357.54	\$2,516.46	\$851,581.67
64	\$4,874.00	\$2,123.12	\$2,750.88	\$848,830.80
65	\$4,874.00	\$2,343.01	\$2,530.99	\$846,299.80
66	\$4,874.00	\$2,260.66	\$2,613.34	\$843,686.47
67	\$4,874.00	\$2,328.81	\$2,545.19	\$841,141.27
68	\$4,874.00	\$2,246.88	\$2,627.12	\$838,514.16
69	\$4,874.00	\$2,314.53	\$2,559.47	\$835,954.68
70	\$4,874.00	\$2,307.46	\$2,566.54	\$833,388.15
71	\$4,874.00	\$2,226.17	\$2,647.83	\$830,740.32
72	\$4,874.00	\$2,293.07	\$2,580.93	\$828,159.39
73	\$4,874.00	\$2,212.21	\$2,661.79	\$825,497.60
74	\$4,874.00	\$2,278.60	\$2,595.40	\$822,902.20
75	\$4,874.00	\$2,271.44	\$2,602.56	\$820,299.63
76	\$4,874.00	\$2,118.17	\$2,755.83	\$817,543.81

供款期數 Payment Number	每月供款 Monthly repayment	利息 Interest	本金 Principal	未償還貸款金額 Outstanding Balance
77	\$4,874.00	\$2,256.64	\$2,617.36	\$814,926.45
78	\$4,874.00	\$2,176.86	\$2,697.14	\$812,229.31
79	\$4,874.00	\$2,241.98	\$2,632.02	\$809,597.28
80	\$4,874.00	\$2,162.62	\$2,711.38	\$806,885.91
81	\$4,874.00	\$2,227.23	\$2,646.77	\$804,239.13
82	\$4,874.00	\$2,219.92	\$2,654.08	\$801,585.05
83	\$4,874.00	\$2,141.22	\$2,732.78	\$798,852.27
84	\$4,874.00	\$2,205.05	\$2,668.95	\$796,183.33
85	\$4,874.00	\$2,126.79	\$2,747.21	\$793,436.12
86	\$4,874.00	\$2,190.10	\$2,683.90	\$790,752.22
87	\$4,874.00	\$2,182.69	\$2,691.31	\$788,060.91
88	\$4,874.00	\$1,964.75	\$2,909.25	\$785,151.66
89	\$4,874.00	\$2,167.23	\$2,706.77	\$782,444.90
90	\$4,874.00	\$2,090.09	\$2,783.91	\$779,660.99
91	\$4,874.00	\$2,152.08	\$2,721.92	\$776,939.07
92	\$4,874.00	\$2,075.39	\$2,798.61	\$774,140.45
93	\$4,874.00	\$2,136.84	\$2,737.16	\$771,403.29
94	\$4,874.00	\$2,129.28	\$2,744.72	\$768,658.58
95	\$4,874.00	\$2,053.27	\$2,820.73	\$765,837.84
96	\$4,874.00	\$2,113.92	\$2,760.08	\$763,077.77
97	\$4,874.00	\$2,038.36	\$2,835.64	\$760,242.13
98	\$4,874.00	\$2,098.48	\$2,775.52	\$757,466.60
99	\$4,874.00	\$2,090.82	\$2,783.18	\$754,683.42
100	\$4,874.00	\$1,881.54	\$2,992.46	\$751,690.96
101	\$4,874.00	\$2,074.87	\$2,799.13	\$748,891.83
102	\$4,874.00	\$2,000.46	\$2,873.54	\$746,018.29
103	\$4,874.00	\$2,059.21	\$2,814.79	\$743,203.51
104	\$4,874.00	\$1,985.27	\$2,888.73	\$740,314.78
105	\$4,874.00	\$2,043.47	\$2,830.53	\$737,484.25
106	\$4,874.00	\$2,035.66	\$2,838.34	\$734,645.91
107	\$4,874.00	\$1,962.41	\$2,911.59	\$731,734.32
108	\$4,874.00	\$2,019.79	\$2,854.21	\$728,880.11
109	\$4,874.00	\$1,947.01	\$2,926.99	\$725,953.11
110	\$4,874.00	\$2,003.83	\$2,870.17	\$723,082.94
111	\$4,874.00	\$1,995.91	\$2,878.09	\$720,204.85
112	\$4,874.00	\$1,795.58	\$3,078.42	\$717,126.43
113	\$4,874.00	\$1,979.47	\$2,894.53	\$714,231.90
114	\$4,874.00	\$1,907.88	\$2,966.12	\$711,265.78
115	\$4,874.00	\$1,963.29	\$2,910.71	\$708,355.06
116	\$4,874.00	\$1,892.18	\$2,981.82	\$705,373.25
117	\$4,874.00	\$1,947.02	\$2,926.98	\$702,446.27
118	\$4,874.00	\$1,938.94	\$2,935.06	\$699,511.21
119	\$4,874.00	\$1,868.56	\$3,005.44	\$696,505.77
120	\$4,874.00	\$1,922.55	\$2,951.45	\$693,554.32
121	\$4,874.00	\$1,852.65	\$3,021.35	\$690,532.96
122	\$4,874.00	\$1,906.06	\$2,967.94	\$687,565.02
123	\$4,874.00	\$1,897.87	\$2,976.13	\$684,588.89
124	\$4,874.00	\$1,767.74	\$3,106.26	\$681,482.63
125	\$4,874.00	\$1,881.08	\$2,992.92	\$678,489.71
126	\$4,874.00	\$1,812.40	\$3,061.60	\$675,428.11
127	\$4,874.00	\$1,864.37	\$3,009.63	\$672,418.48
128	\$4,874.00	\$1,796.19	\$3,077.81	\$669,340.67
129	\$4,874.00	\$1,847.56	\$3,026.44	\$666,314.23
130	\$4,874.00	\$1,839.21	\$3,034.79	\$663,279.44
131	\$4,874.00	\$1,771.77	\$3,102.23	\$660,177.21
132	\$4,874.00	\$1,822.27	\$3,051.73	\$657,125.48
133	\$4,874.00	\$1,755.34	\$3,118.66	\$654,006.82
134	\$4,874.00	\$1,805.24	\$3,068.76	\$650,938.06
135	\$4,874.00	\$1,796.77	\$3,077.23	\$647,860.82
136	\$4,874.00	\$1,615.21	\$3,258.79	\$644,602.04
137	\$4,874.00	\$1,779.28	\$3,094.72	\$641,507.32
138	\$4,874.00	\$1,713.62	\$3,160.38	\$638,346.93
139	\$4,874.00	\$1,762.01	\$3,111.99	\$635,234.94
140	\$4,874.00	\$1,696.86	\$3,177.14	\$632,057.80
141	\$4,874.00	\$1,744.65	\$3,129.35	\$628,928.46
142	\$4,874.00	\$1,736.01	\$3,137.99	\$625,790.47
143	\$4,874.00	\$1,671.63	\$3,202.37	\$622,588.10

供款期數 Payment Number	每月供款 Monthly repayment	利息 Interest	本金 Principal	未償還貸款金額 Outstanding Balance
144	\$4,874.00	\$1,718.51	\$3,155.49	\$619,432.62
145	\$4,874.00	\$1,654.65	\$3,219.35	\$616,213.27
146	\$4,874.00	\$1,700.92	\$3,173.08	\$613,040.18
147	\$4,874.00	\$1,692.16	\$3,181.84	\$609,858.34
148	\$4,874.00	\$1,520.47	\$3,353.53	\$606,504.81
149	\$4,874.00	\$1,674.12	\$3,199.88	\$603,304.93
150	\$4,874.00	\$1,611.57	\$3,262.43	\$600,042.50
151	\$4,874.00	\$1,656.28	\$3,217.72	\$596,824.78
152	\$4,874.00	\$1,594.26	\$3,279.74	\$593,545.04
153	\$4,874.00	\$1,638.35	\$3,235.65	\$590,309.39
154	\$4,874.00	\$1,629.42	\$3,244.58	\$587,064.80
155	\$4,874.00	\$1,568.19	\$3,305.81	\$583,758.99
156	\$4,874.00	\$1,611.33	\$3,262.67	\$580,496.32
157	\$4,874.00	\$1,550.64	\$3,323.36	\$577,172.96
158	\$4,874.00	\$1,593.16	\$3,280.84	\$573,892.12
159	\$4,874.00	\$1,584.10	\$3,289.90	\$570,602.22
160	\$4,874.00	\$1,422.60	\$3,451.40	\$567,150.82
161	\$4,874.00	\$1,565.49	\$3,308.51	\$563,842.31
162	\$4,874.00	\$1,506.15	\$3,367.85	\$560,474.46
163	\$4,874.00	\$1,547.06	\$3,326.94	\$557,147.53
164	\$4,874.00	\$1,488.27	\$3,385.73	\$553,761.80
165	\$4,874.00	\$1,528.53	\$3,345.47	\$550,416.33
166	\$4,874.00	\$1,519.30	\$3,354.70	\$547,061.63
167	\$4,874.00	\$1,461.33	\$3,412.67	\$543,648.96
168	\$4,874.00	\$1,500.62	\$3,373.38	\$540,275.58
169	\$4,874.00	\$1,443.20	\$3,430.80	\$536,844.78
170	\$4,874.00	\$1,481.84	\$3,392.16	\$533,452.62
171	\$4,874.00	\$1,472.48	\$3,401.52	\$530,051.10
172	\$4,874.00	\$1,368.69	\$3,505.31	\$526,545.79
173	\$4,874.00	\$1,453.41	\$3,420.59	\$523,125.20
174	\$4,874.00	\$1,397.39	\$3,476.61	\$519,648.59
175	\$4,874.00	\$1,434.37	\$3,439.63	\$516,208.96
176	\$4,874.00	\$1,378.91	\$3,495.09	\$512,713.88
177	\$4,874.00	\$1,415.23	\$3,458.77	\$509,255.11
178	\$4,874.00	\$1,405.68	\$3,468.32	\$505,786.79
179	\$4,874.00	\$1,351.07	\$3,522.93	\$502,263.86
180	\$4,874.00	\$1,386.39	\$3,487.61	\$498,776.25
181	\$4,874.00	\$1,332.35	\$3,541.65	\$495,234.60
182	\$4,874.00	\$1,366.98	\$3,507.02	\$491,727.58
183	\$4,874.00	\$1,357.30	\$3,516.70	\$488,210.88
184	\$4,874.00	\$1,217.18	\$3,656.82	\$484,554.07
185	\$4,874.00	\$1,337.50	\$3,536.50	\$481,017.57
186	\$4,874.00	\$1,284.91	\$3,589.09	\$477,428.48
187	\$4,874.00	\$1,317.83	\$3,556.17	\$473,872.31
188	\$4,874.00	\$1,265.82	\$3,608.18	\$470,264.14
189	\$4,874.00	\$1,298.06	\$3,575.94	\$466,688.19
190	\$4,874.00	\$1,288.19	\$3,585.81	\$463,102.38
191	\$4,874.00	\$1,237.05	\$3,636.95	\$459,465.43
192	\$4,874.00	\$1,268.25	\$3,605.75	\$455,859.69
193	\$4,874.00	\$1,217.71	\$3,656.29	\$452,203.39
194	\$4,874.00	\$1,248.21	\$3,625.79	\$448,577.60
195	\$4,874.00	\$1,238.20	\$3,635.80	\$444,941.79
196	\$4,874.00	\$1,109.31	\$3,764.69	\$441,177.10
197	\$4,874.00	\$1,217.77	\$3,656.23	\$437,520.87
198	\$4,874.00	\$1,168.72	\$3,705.28	\$433,815.59
199	\$4,874.00	\$1,197.45	\$3,676.55	\$430,139.04
200	\$4,874.00	\$1,149.00	\$3,725.00	\$426,414.04
201	\$4,874.00	\$1,177.02	\$3,696.98	\$422,717.06
202	\$4,874.00	\$1,166.81	\$3,707.19	\$419,009.88
203	\$4,874.00	\$1,119.27	\$3,754.73	\$415,255.15
204	\$4,874.00	\$1,146.22	\$3,727.78	\$411,527.37
205	\$4,874.00	\$1,099.29	\$3,774.71	\$407,752.65
206	\$4,874.00	\$1,125.51	\$3,748.49	\$404,004.16
207	\$4,874.00	\$1,115.16	\$3,758.84	\$400,245.33
208	\$4,874.00	\$997.87	\$3,876.13	\$396,369.20
209	\$4,874.00	\$1,094.09	\$3,779.91	\$392,589.28
210	\$4,874.00	\$1,048.70	\$3,825.30	\$388,763.98

供款期數 Payment Number	每月供款 Monthly repayment	利息 Interest	本金 Principal	未償還貸款金額 Outstanding Balance
211	\$4,874.00	\$1,073.10	\$3,800.90	\$384,963.08
212	\$4,874.00	\$1,028.33	\$3,845.67	\$381,117.40
213	\$4,874.00	\$1,051.99	\$3,822.01	\$377,295.39
214	\$4,874.00	\$1,041.44	\$3,832.56	\$373,462.83
215	\$4,874.00	\$997.61	\$3,876.39	\$369,586.44
216	\$4,874.00	\$1,020.16	\$3,853.84	\$365,732.60
217	\$4,874.00	\$976.96	\$3,897.04	\$361,835.55
218	\$4,874.00	\$998.77	\$3,875.23	\$357,960.32
219	\$4,874.00	\$988.07	\$3,885.93	\$354,074.39
220	\$4,874.00	\$914.29	\$3,959.71	\$350,114.68
221	\$4,874.00	\$966.41	\$3,907.59	\$346,207.09
222	\$4,874.00	\$924.80	\$3,949.20	\$342,257.89
223	\$4,874.00	\$944.73	\$3,929.27	\$338,328.61
224	\$4,874.00	\$903.75	\$3,970.25	\$334,358.37
225	\$4,874.00	\$922.92	\$3,951.08	\$330,407.29
226	\$4,874.00	\$912.01	\$3,961.99	\$326,445.30
227	\$4,874.00	\$872.01	\$4,001.99	\$322,443.31
228	\$4,874.00	\$890.03	\$3,983.97	\$318,459.35
229	\$4,874.00	\$850.68	\$4,023.32	\$314,436.03
230	\$4,874.00	\$867.93	\$4,006.07	\$310,429.95
231	\$4,874.00	\$856.87	\$4,017.13	\$306,412.83
232	\$4,874.00	\$763.93	\$4,110.07	\$302,302.76
233	\$4,874.00	\$834.44	\$4,039.56	\$298,263.20
234	\$4,874.00	\$796.73	\$4,077.27	\$294,185.93
235	\$4,874.00	\$812.03	\$4,061.97	\$290,123.96
236	\$4,874.00	\$774.99	\$4,099.01	\$286,024.95
237	\$4,874.00	\$789.51	\$4,084.49	\$281,940.46
238	\$4,874.00	\$778.23	\$4,095.77	\$277,844.69
239	\$4,874.00	\$742.19	\$4,131.81	\$273,712.88
240	\$4,874.00	\$755.52	\$4,118.48	\$269,594.40
241	\$4,874.00	\$720.15	\$4,153.85	\$265,440.55
242	\$4,874.00	\$732.69	\$4,141.31	\$261,299.24
243	\$4,874.00	\$721.26	\$4,152.74	\$257,146.50
244	\$4,874.00	\$641.10	\$4,232.90	\$252,913.60
245	\$4,874.00	\$698.11	\$4,175.89	\$248,737.71
246	\$4,874.00	\$664.44	\$4,209.56	\$244,528.15
247	\$4,874.00	\$674.96	\$4,199.04	\$240,329.11
248	\$4,874.00	\$641.98	\$4,232.02	\$236,097.09
249	\$4,874.00	\$651.69	\$4,222.31	\$231,874.78
250	\$4,874.00	\$640.04	\$4,233.96	\$227,640.82
251	\$4,874.00	\$608.08	\$4,265.92	\$223,374.90
252	\$4,874.00	\$616.58	\$4,257.42	\$219,117.48
253	\$4,874.00	\$585.31	\$4,288.69	\$214,828.79
254	\$4,874.00	\$592.99	\$4,281.01	\$210,547.78
255	\$4,874.00	\$581.17	\$4,292.83	\$206,254.95

供款期數 Payment Number	每月供款 Monthly repayment	利息 Interest	本金 Principal	未償還貸款金額 Outstanding Balance
256	\$4,874.00	\$514.22	\$4,359.78	\$201,895.17
257	\$4,874.00	\$557.29	\$4,316.71	\$197,578.46
258	\$4,874.00	\$527.78	\$4,346.22	\$193,232.24
259	\$4,874.00	\$533.37	\$4,340.63	\$188,891.61
260	\$4,874.00	\$504.57	\$4,369.43	\$184,522.18
261	\$4,874.00	\$509.33	\$4,364.67	\$180,157.51
262	\$4,874.00	\$497.28	\$4,376.72	\$175,780.80
263	\$4,874.00	\$469.55	\$4,404.45	\$171,376.35
264	\$4,874.00	\$473.05	\$4,400.95	\$166,975.40
265	\$4,874.00	\$446.03	\$4,427.97	\$162,547.43
266	\$4,874.00	\$448.68	\$4,425.32	\$158,122.10
267	\$4,874.00	\$436.46	\$4,437.54	\$153,684.56
268	\$4,874.00	\$396.84	\$4,477.16	\$149,207.40
269	\$4,874.00	\$411.85	\$4,462.15	\$144,745.26
270	\$4,874.00	\$386.65	\$4,487.35	\$140,257.91
271	\$4,874.00	\$387.15	\$4,486.85	\$135,771.06
272	\$4,874.00	\$362.68	\$4,511.32	\$131,259.73
273	\$4,874.00	\$362.31	\$4,511.69	\$126,748.05
274	\$4,874.00	\$349.86	\$4,524.14	\$122,223.91
275	\$4,874.00	\$326.49	\$4,547.51	\$117,676.39
276	\$4,874.00	\$324.82	\$4,549.18	\$113,127.21
277	\$4,874.00	\$302.19	\$4,571.81	\$108,555.40
278	\$4,874.00	\$299.64	\$4,574.36	\$103,981.04
279	\$4,874.00	\$287.02	\$4,586.98	\$99,394.06
280	\$4,874.00	\$247.80	\$4,626.20	\$94,767.86
281	\$4,874.00	\$261.59	\$4,612.41	\$90,155.45
282	\$4,874.00	\$240.83	\$4,633.17	\$85,522.28
283	\$4,874.00	\$236.06	\$4,637.94	\$80,884.34
284	\$4,874.00	\$216.06	\$4,657.94	\$76,226.40
285	\$4,874.00	\$210.41	\$4,663.59	\$71,562.81
286	\$4,874.00	\$197.53	\$4,676.47	\$66,886.34
287	\$4,874.00	\$178.67	\$4,695.33	\$62,191.01
288	\$4,874.00	\$171.66	\$4,702.34	\$57,488.67
289	\$4,874.00	\$153.57	\$4,720.43	\$52,768.24
290	\$4,874.00	\$145.65	\$4,728.35	\$48,039.89
291	\$4,874.00	\$132.60	\$4,741.40	\$43,298.50
292	\$4,874.00	\$107.95	\$4,766.05	\$38,532.45
293	\$4,874.00	\$106.36	\$4,767.64	\$33,764.81
294	\$4,874.00	\$90.19	\$4,783.81	\$28,981.00
295	\$4,874.00	\$80.00	\$4,794.00	\$24,187.00
296	\$4,874.00	\$64.61	\$4,809.39	\$19,377.61
297	\$4,874.00	\$53.49	\$4,820.51	\$14,557.09
298	\$4,874.00	\$40.18	\$4,833.82	\$9,723.28
299	\$4,874.00	\$25.97	\$4,848.03	\$4,875.25
300	\$4,888.71	\$13.46	\$4,875.25	\$0.00

假設利息計算日期由2025年11月3日開始，以一年365日為計算基準，並以日息計算。

Assume interest calculation starts from November 3, 2025 and is calculated on a daily basis with a 365-day year.

此乃住宅按揭貸款產品。
本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書以了解您的住宅按揭貸款的最終條款。
在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

利率及利息支出		
年化利率	以貸款金額為港幣3,000,000元、貸款期限為30年為例：	
	利率基準	年化利率(或年化利率範圍)
	本行最優惠利率	BLR-2 %
	本行1個月香港銀行同業拆息(HIBOR)	H+1.5% 上限為 BLR-2%
	本行貸款確認書中的利率可能會在貸款期內變動。	
	本貸款的利率是根據利率基準計算。此貸款的主要風險為利率風險。	
	本貸款的利率會每月期重設。	
	有關本行的最新利率及其他詳情，請查閱本行網站: https://www.citibank.com.hk/chinese/personal-banking/interest-and-foreign-exchange-rates/ 。	
	最優惠利率按揭，最優惠利率按揭存款組合及「按揭智慳息」	
	此年利率為本行最優惠利率減2%及本行有絕對酌情權不時作出更改。	
同業拆息按揭及同業拆息按揭存款組合		
此年利率為一個月香港銀行同業拆息加1.5%(同業拆息按揭)或最優惠利率減2%，兩者以較低者為準，本行有絕對酌情權不時作出更改。假如計息期#的第一天並非工作日*，計息期將會在提前一個工作日。		
*「工作日」指香港持牌銀行營業的日子(週末及週日除外)		
#「計息期」為貸款提取日後起計的一個月及往後的每一個月。一個月的計算是由前一個計息期的最後一天開始。		
假設本行最優惠利率及一個月香港銀行同業拆息分別為5.250%及3.415%。		
逾期還款年化利率/ 就違約貸款收取的年化利率	適用於最優惠利率按揭、最優惠利率按揭存款組合及定息按揭	24% • 即每月須付逾期末付之金額之2%，或最少HK\$50(以較高者為準)，並須按銀行要求清還 • 不足一個月之欠款亦需支付整月之逾期利息收費
	適用於同業拆息按揭，同業拆息按揭存款組合	H+1.5% (利率上限為P-2%) • 按任何逾期末付之金額計算逾期利息，利率與按揭年化利率相同。 • 利息按賬戶每日餘額逐日累算，以一年365日為計息基準，按實際日數計算。

還款							
還款週期	本貸款需按每月還款。						
分期還款金額	以貸款額港幣3,000,000元、貸款期限30年、每月還款為例： <table border="1"> <thead> <tr> <th>利率基準</th><th>每期還款金額</th></tr> </thead> <tbody> <tr> <td>本行上述最優惠利率 請參閱上述「利率及利息支出」部分。</td><td>每月港幣\$13,057</td></tr> <tr> <td>本行上述1個月香港銀行同業拆息(HIBOR) 請參閱上述「利率及利息支出」部分。</td><td>每月港幣\$15,950</td></tr> </tbody> </table> 備注：假設每月還款金額以一年360日(每月30日)為計算基礎，並向上調整為最接近港幣1元。	利率基準	每期還款金額	本行上述最優惠利率 請參閱上述「利率及利息支出」部分。	每月港幣\$13,057	本行上述1個月香港銀行同業拆息(HIBOR) 請參閱上述「利率及利息支出」部分。	每月港幣\$15,950
利率基準	每期還款金額						
本行上述最優惠利率 請參閱上述「利率及利息支出」部分。	每月港幣\$13,057						
本行上述1個月香港銀行同業拆息(HIBOR) 請參閱上述「利率及利息支出」部分。	每月港幣\$15,950						
總還款金額	以貸款額港幣3,000,000元、貸款期限30年、每月還款為例： <table border="1"> <thead> <tr> <th>利率基準</th><th>每期還款金額</th></tr> </thead> <tbody> <tr> <td>本行上述最優惠利率 請參閱上述「利率及利息支出」部分。</td><td>港幣\$4,701,754</td></tr> <tr> <td>本行上述1個月香港銀行同業拆息(HIBOR) 請參閱上述「利率及利息支出」部分。</td><td>港幣\$5,745,096</td></tr> </tbody> </table> 備注：有關適用於您的個案之總還款金額，請參考本行不時提供之修訂分期付款詳情。	利率基準	每期還款金額	本行上述最優惠利率 請參閱上述「利率及利息支出」部分。	港幣\$4,701,754	本行上述1個月香港銀行同業拆息(HIBOR) 請參閱上述「利率及利息支出」部分。	港幣\$5,745,096
利率基準	每期還款金額						
本行上述最優惠利率 請參閱上述「利率及利息支出」部分。	港幣\$4,701,754						
本行上述1個月香港銀行同業拆息(HIBOR) 請參閱上述「利率及利息支出」部分。	港幣\$5,745,096						
費用及收費							
手續費	不適用						
逾期還款費用及收費	無						
提早清償 / 提前還款 / 贖回契約的收費 (適用於最優惠利率按揭、最優惠利率按揭存款組合、同業拆息按揭，同業拆息按揭存款組合，「按揭智慳息」及定息按揭)	如你在36個月罰息期內償還全部或部分貸款餘額，則須繳付最高為提前償還貸款金額3%的費用(本行有絕對酌情權並可不時作出更改)及須符合有關之條款						
其他資料							
最優惠利率按揭存款組合及同業拆息按揭存款組合的計劃特色	- 存款戶口的存款金額可享有與按揭貸款年化利率相同的特惠存款利率。在按揭貸款期間，於本行的「貨幣理財組合」戶口內的指定港幣通知存款，將可享有特惠存款利率，此利率相等於本行的按揭貸款利率。 - 你的港幣通知存款戶口內之存款可享有特惠存款利率之上限為當時的按揭貸款尚欠餘額的50%。 - 超過按揭貸款尚欠餘額50%之存款享有的存款利率與本行同類存款戶口相同的一般存款利率。 - 若按揭貸款連續拖欠還款超過六十天，此最優惠貸款利率將不適用於該港幣通知存款，其存款利率將會與本行同類存款戶口相同。						
最低貸款金額	港幣\$500,000						

參考資料

利率基準的歷史變動

以下圖表僅供參考，顯示過去三年香港銀行同業拆息(HIBOR)及最優惠利率基準的歷史走勢。



過去三年內，香港銀行同業拆息(HIBOR)的最高利率為5.66%。



過去三年內，最優惠利率的最高利率為 6.125%。

分期還款金額(說明示例)

(以下示例僅供參考，其展示了根據過去三年內最高利率計算的分期還款金額。)
以貸款額港幣3,000,000元、貸款期限30年、每月還款為例：

利率基準	分期還款金額
本行過去三年內最高最優惠利率	每月港幣\$18,229
本行過去三年內最高1個月香港銀行同業拆息(HIBOR)	每月港幣\$17,337

備注：假設每月還款金額以一年360日(每月30日)為計算基礎，並向上調整為最接近港幣1元。

總還款金額(說明示例)

(以下示例僅供參考，其展示了根據過去三年內最高利率計算的總還款金額。)
以貸款額港幣3,000,000元、貸款期限30年、每月還款為例：

利率基準	總還款金額
本行過去三年內最高最優惠利率	港幣\$6,567,867.00
本行過去三年內最高1個月香港銀行同業拆息(HIBOR)	港幣\$6,245,541.00

備注：假設每月還款金額以一年360日(每月30日)為計算基礎，並向上調整為最接近港幣1元。

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

Key Facts Statement (KFS) for Residential Mortgage Loan

Citibank (HK) Limited ("the Bank")

Mortgage
Effective Date: Nov 3, 2025

This product is a residential mortgage loan.
This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your residential mortgage loan.
Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

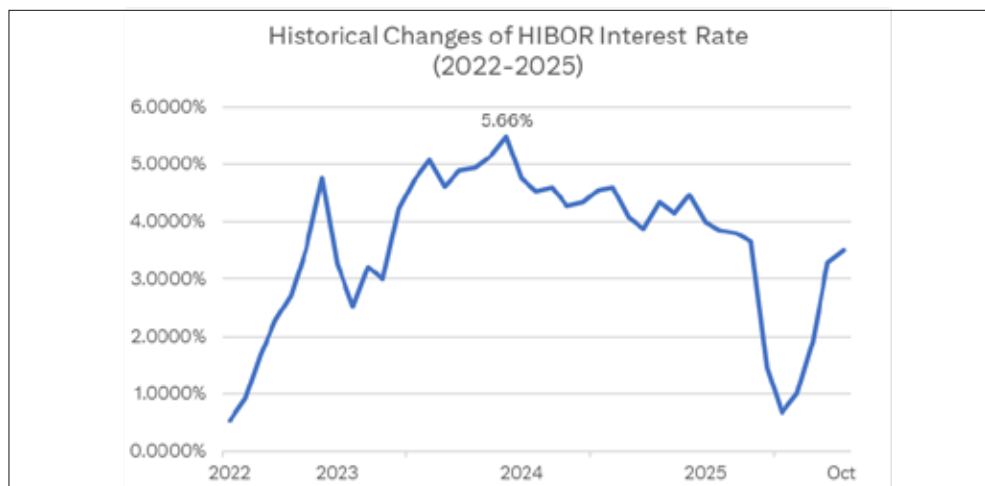
Annualised Interest Rate	For a loan amount of HK\$3,000,000 with 30-year loan tenor:	
	Interest rate basis	Annualised interest rate (or range of annualised interest rates)
	The Bank’s Best Lending Rate (BLR)	BLR-2%
	The Bank’s 1-month HIBOR	H+1.5% (Capped at BLR-2%)
	The interest rate in our offer letter of your loan may change during the tenor of this loan. The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk. Interest rate re-fixing for this loan takes place monthly. Latest rate and other details of the Bank’s Best Lending Rate (BLR) is published on our website (https://www.citibank.com.hk/english/personal-banking/interest-and-foreign-exchange-rates/). Prime, Prime Deposit-Linked Mortgage and Home Smart The interest rate is set at 2% per annum below our BLR and is subject to variation from time to time at our absolute discretion. HIBOR and HIBOR Deposit-Linked Mortgage The interest rate is 1.5% per annum above H or 2% per annum below BLR (whichever is the lower) and subject to variation from time to time at our absolute discretion, in each case as the first day of the relevant Interest Period but if such day is not a Business day*, then in each case as at the Business day immediately preceding the relevant Interest Period#. * “Business day” means a day (other than a Saturday or Sunday) on which licensed banks in Hong Kong are open for general business. # “Interest Period” means a period of one month commencing from the Drawdown Date and each successive period of one month commencing on the last day of the preceding one. Assuming the BLR and 1-month HIBOR are 5.250% and 3.415% respectively.	
Annualised Overdue / Default Interest Rate	Applicable to Prime Deposit-Linked and Fixed Rate Mortgage	24% - That is 2% on the overdue amount calculated monthly or a minimum of HK\$50 (whichever is higher) and payable on demand. - Any amount due and unpaid for part of a month shall, for the purpose of such calculation, be deemed to due and unpaid for a month.
	Applicable to HIBOR and HIBOR Deposit-Linked Mortgage	H+1.5% (Capped at BLR-2%) - Annualized default interest rate is same as the annualized mortgage interest rate, which shall be charged to any amount not paid when due. - The interest is calculated on the daily balance of the Loan outstanding. It shall accrue from day to day and on the basis of the actual number of days elapsed and a 365-day year.

Repayment		
Repayment Frequency	This loan requires monthly repayment.	
Periodic Repayment Amount	For a loan amount of HK\$3,000,000 with 30-year loan tenor, with monthly repayment.	
	Interest rate basis	Periodic repayment
	The Bank’s BLR specified above See the “Interest Rates and Interest Charges” section above.	HK\$13,057 per month
	The Bank’s 1-month HIBOR specified above See the “Interest Rates and Interest Charges” section above.	HK\$15,950 per month
	Note: Assuming the monthly repayment amount is calculated based on a 360-day year (30 days per month), rounded up to the nearest HK\$1.	
Total Repayment Amount	For a loan amount of HK\$3,000,000 with 30-year loan tenor, with monthly repayment.	
	Interest rate basis	Total repayment
	The Bank’s BLR specified above See the “Interest Rates and Interest Charges” section above.	HK\$4,701,754
	The Bank’s 1-month HIBOR specified above See the “Interest Rates and Interest Charges” section above.	HK\$5,745,096
	Remark: To calculate the total repayment amount applicable to your case, please refer to the revised particulars of instalments payable provided by us from time to time.	
Fees and Charges		
Handling Fee	Not Applicable	
Late Payment Fee and Charge	Nil	
Prepayment / Early Settlement / Redemption Fee (Applicable to Prime, Prime Deposit-Linked, HIBOR and HIBOR Deposit-Linked, Home Smart and	• A prepayment penalty of up to 3% (which may be varied from time to time at the Bank’s discretion) of the prepaid amount will be charged if you fully or partially repay the loan within 36 months from the Drawdown Date, subject to applicable terms and conditions.	
Additional Information		
Feature applicable to Prime Deposit-Linked or HIBOR Deposit-Linked Mortgage	• Enjoy a preferential deposit interest rate that is equal to the mortgage annualized interest rate. During the subsistence of your mortgage loan, your designated HK\$ call deposit, as specified in the currency manager account, will enjoy a preferential deposit interest rate that is equal to the mortgage loan interest rate. • The preferential interest rate shall only be applicable to such amount of your designated HK\$ call deposit in the account up to a maximum amount of 50% of your mortgage loan outstanding balance from time to time. • For the amount of the HK\$ call deposit exceeded the maximum amount of 50% of the mortgage loan outstanding balance, the prevailing deposit rate offered by Citibank will be applied to the account. • In the event of the mortgage loan being continuously delinquent for more than 60 days, the HK\$ call deposit account would cease to enjoy the preferential interest rate. Instead, the prevailing rate offered by the Bank for such type of deposit will be applied to the account.	
Minimum Loan Amount	HK\$500,000	

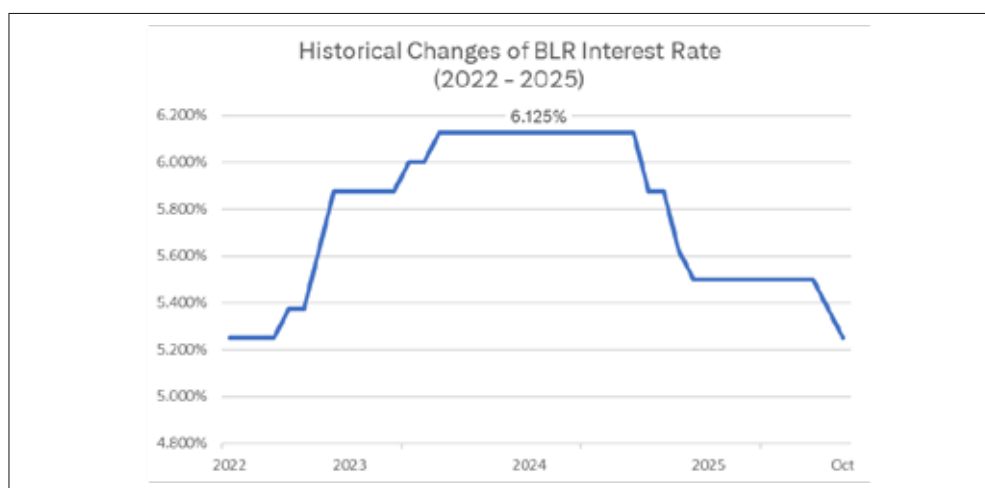
Reference Information

Historical Changes of Interest Rate Benchmark

The chart below is provided for illustrative purposes only and shows the historical movement of the HIBOR and BLR interest rate benchmarks in the past 3 years.



The highest HIBOR interest rate noted in the past 3 years is 5.66%.



The highest BLR interest rate noted in the past 3 years is 6.125%.

Periodic Repayment Amount (Illustrative Example)

(The following example is for illustrative purposes only and illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.)

For a loan amount of HK\$3,000,000 with 30-year loan tenor, with monthly repayment:

Interest rate basis	Illustrative periodic repayment
The Bank's highest BLR noted in the past 3 years	HK\$18,229 per month
The Bank's highest 1-month HIBOR noted in the past 3 years	HK\$17,377 per month

Note: Assuming the monthly repayment amount is calculated based on a 360-day year (30 days per month), rounded up to the nearest HK\$1.

Total Repayment Amount (Illustrative Example)

(The following example is for illustrative purposes only and illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.)

For a loan amount of HK\$3,000,000 with 30-year loan tenor with [monthly] repayment:

Interest rate basis	Illustrative total repayment
The Bank's highest BLR noted in the past 3 years	HK\$6,567,867.00
The Bank's highest 1-month HIBOR noted in the past 3 years	HK\$6,245,541.00

Note: Assuming the monthly repayment amount is calculated based on a 360-day year (30 days per month), rounded up to the nearest HK\$1.

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

關於收集和處理個人資料的政策指引 [原稱“關於《個人資料(私隱)條例》的政策指引”]

重視和保障個人資料的私隱權是花旗銀行香港分行、花旗銀行(香港)有限公司、花旗國際有限公司和大來信用証國際(香港)有限公司(各稱為「Citi機構」)的政策。遵守個人資料(私隱)條例(「私隱條例」)，及/或任何其他適用於Citi機構處理和/或使用個人資料之法律(包括香港特別行政區境內或境外之法律)(「適用法律」)，不單是管理階層的責任，也是各Citi機構每位職員的直接責任。本政策指引清楚規定以下各項：(1)各Citi機構收集個人資料的目的；(2)各Citi機構為保護個人資料而採取的重要措施；(3)可獲Citi機構轉移個人資料的人士的類別；及(4)客戶、擔保人和抵押品提供者(各稱為「資料當事人」)查閱及改正資料的權利。

- (a) 資料當事人在申請開立或延續戶口及/或建立或延續銀行/信貸安排或要求提供銀行/財務服務時，不時須要向Citi機構提供有關的個人資料(「資料」)。
- (b) 若資料當事人未能提供該個人資料，有關的Citi機構可能無法為資料當事人開立或延續戶口或建立或延續銀行/信貸安排，或可能無法向資料當事人提供銀行/財務服務。
- (c) Citi機構在與資料當事人的正常銀行/財務的業務往來過程中，例如資料當事人簽發支票、資金轉賬或使用卡存款或進行交易或為自己或任何第三者洽商/安排銀行/信貸服務，或以其他方式進行作為Citi機構所提供服務一部分的交易時，亦會收集到資料當事人的資料。Citi機構亦會向公開渠道及/或第三方(包括資料當事人因Citi機構產品及服務的推廣以及申請Citi機構產品及服務而接觸的第三方服務供應商)收集與資料當事人有關的資料(包括從獲核准加入多家個人信貸資料服務機構營運模式的信貸資料服務機構(以下簡稱「信貸資料服務機構」)接收個人資料)。
- (d) 有關資料當事人的資料可能會由Citi機構或向有關的Citi機構取得該資料的任何人士作以下用途：
 - i. 用於Citi機構或其集團公司向資料當事人或由資料當事人作為擔保人或抵押品提供者並向任何第三者提供的產品，服務及信貸/財務安排的日常運作(包括但不限於考慮、評估及處理資料當事人就上述產品，服務及信貸/財務安排的申請)；
 - ii. 於資料當事人申請信貸時及於每年(通常一次或多於一次)的定期或特別信貸覆核時進行信貸檢查和核對程序(定義見《私隱條例》)；
 - iii. 制定和維持Citi機構的信貸評分模式；
 - iv. 協助其他在香港獲核准加入多家個人信貸資料服務機構模式的信貸提供者(以下簡稱「信貸提供者」)進行信貸檢查和追討債務；
 - v. Citi機構或其集團公司用於確保資料當事人維持可靠信用(包括但不限於作信用、風險及統計分析)；
 - vi. 設計供資料當事人使用的信貸/財務服務或有關產品；
 - vii. 宣傳服務，產品及其他標的(Citi機構可就此等服務或產品獲得或不獲任何報酬)(詳情請參閱下文(i)段)；
 - viii. 確定拖欠資料當事人或資料當事人拖欠的債務金額；
 - ix. 強制執行資料當事人對Citi機構或其集團公司的責任，包括但不限於追收資料當事人的欠款；
 - x. 履行根據下列適用於Citi機構或任何其他成員及/或集團公司或Citi機構或任何其他成員及/或集團公司被期望遵守就被披露及使用資料的義務、規定或安排；
 - (1) 不論於香港特別行政區境內或境外及不論目前或將來存在的任何法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會作出或發出的任何指引或指導(例如：由稅務局提供及發出的指引及指示，包括有關自動交換財務賬戶資料的指引及指示，或就美國法下的外國賬戶稅務合規法案(FATCA)的條款)；
 - (2) 不論於香港特別行政區境內或境外及不論目前或將來存在的任何法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會作出或發出的任何指引或指導(例如：由稅務局提供及發出的指引及指示，包括有關自動交換財務賬戶資料的指引及指示，或就美國法下的外國賬戶稅務合規法案(FATCA)的指引及指示)；及
 - (3) Citi機構或任何其他成員及/或集團公司因其位於或跟相關本地或外地的法律、監管、政府、稅務、執法或其他機關，或自律監管或行業組織或協會的司法管轄區有關的金融、商業、業務或其他利益或活動，而向該等本地或外地的法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會承擔或被彼等施加的任何目前或將來的合約或其他承諾；
 - xi. 遵守Citi機構集團為符合制裁或客戶盡職審查或預防或偵測清洗黑錢、恐怖分子融資活動或其他非法活動或為履行上述第(d)(x)項而制訂的任何方案(方案包括但不限於維護、使用及披露與實際或潛在的訴訟、法律程序或監管查詢、調查、檢查或執法程序有關或可能有關係的紀錄及資料)，就於Citi機構集團內共用資料及資訊及/或資料及資訊的任何其他使用而指定的任何義務、要求、政策、程序、措施或安排；
 - xii. 讓有關的Citi機構的實際或建議承讓人，或讓有關的Citi機構對資料當事人的權利的參與人或附屬參與人，評核擬作為有關轉讓、參與或附屬與標的的交易；
 - xiii. 將資料當事人或其他人士的資料作比較，以進行信貸調查、資料核實或以其他方法製作或核實資料，不論是否為了對資料當事人採取不利行動；
 - xiv. 不論資料當事人與有關的Citi機構或取得有關資料的人士之間是否存在任何關係，作為資料當事人的信貸紀錄，以供其現在或將來參考之用；及
 - xv. 與上述各項有關的用途。
- (e) Citi機構會把其取得有關資料當事人的資料保密處理，但Citi機構(如適用法律適用並有此要求，在獲得資料當事人的單獨同意的情况下)可能會就第(d)項載明的用途把該等資料提供予下列任何一方：
 - i. 任何代理人、承包商或就Citi機構的業務運作向其提供行政、電訊、電腦、付款、債務追討、證券結算或其他服務的第三者服務供應商；
 - ii. 對Citi機構負有保密責任的任何其他人或機構，包括該Citi機構同一集團內已承諾將有關資料保密處理的公司；
 - iii. 向出票人提供已付訖支票副本(可能載有收款人的資料)的付款銀行；
 - iv. 資料當事人因申請Citi機構產品及服務而選擇接觸的第三方服務供應商；
 - v. 資料當事人因其他銀行及金融服務供應商向其提供服務而選擇提供Citi機構所持有的其資料的其他銀行及金融服務供應商；
 - vi. 信貸資料服務機構(包括信貸資料服務機構所使用的任何中央資料庫之經營者)，以及如資料當事人欠賬，則可將該等資料提供給追討欠款公司；
 - vii. Citi機構或其集團公司根據對Citi機構或其集團公司具法律約束力或適用的任何法律規定，或根據及為符合任何法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會作出或發出的並期望Citi機構或其集團公司遵守的任何指引或指導，或根據Citi機構或其集團公司向本地或外地的法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會的任何合約或其他承諾(以上不論於香港特別行政區境內或境外及不論目前或將來存在的)，而有義務或以其他方式被要求向其披露該等資料的任何人士；
 - viii. 資料當事人現在或建議與之有任何業務往來的財務機構和消費卡或信用卡發卡公司；
 - ix. 任何已與或將會與Citi機構或取得有關資料的人士建立任何業務關係的其他人士或機構(包括其相聯公司或聯號公司)；
 - x. 有關的Citi機構的任何實際或建議承讓人，或有關的Citi機構對資料當事人的權利或有關的Citi機構全部或任何部份的資產或業務的參與人或附屬參與人或受讓人；
 - xi. 對資料當事人的責任提供或計劃提供擔保或第三者抵押的任何人等；及
 - xii.
 - (1) Citi機構的任何其他成員及/或集團公司；
 - (2) 第三方財務機構、保險公司、信用卡機構、證券及投資服務供應商；
 - (3) 第三方獎賞、顧客忠誠、合作品牌及優惠計劃或其他相關服務及/或產品供應商；
 - (4) Citi機構的聯營品牌合作夥伴及/或Citi機構的任何其他成員及/或集團公司(此等聯營品牌合作夥伴的名稱載於有關服務及產品(視情況而定)的申請表)；
 - (5) 慈善或非牟利機構；及
 - (6) Citi機構就上文第(d)項載明的用途聘請的第三方服務供應商(包括但不限於郵遞公司、電訊公司、電話推銷及直銷代理機構、電話客戶服務中心、資料處理公司及資訊技術中心等)。

該等資料可能被轉移至香港境外。如適用法律適用並有此要求，Citi機構將徵求資料當事人針對該等跨境傳輸活動的單獨同意。

如適用法律適用並有此要求，Citi機構將在和第三方共享資料當事人的個人資料前，告知資料當事人接收方的姓名和聯繫方式、處理和提供其個人資料的目的和方式，以及將要提供和分享個人資料的種類，並徵求資料當事人對共享其個人資料的單獨同意。前述的個人資料接收方將僅為實現本政策指引下規定的具體目的所需的範圍內使用個人資料，並在實現目的所需的最短時間內保存個人資料，或(如適用法律適用並有此要求)前述的個人資料接收方將按照適用法律使用及保存個人資料。

Citi機構收集的部分資料可能構成適用法律下的「敏感個人信息」，如適用法律適用並有此要求，Citi機構只有在採取了嚴格的保護措施且在處理行為具備充分必要性的前提下，才會處理敏感個人信息。如適用法律適用並有此要求，該等敏感個人信息將在獲得資料當事人的單獨同意後才進行處理。

- (f) 在Citi機構就按揭及/或按揭申請可能不時收集或持有的資料中(不論以借款人、按揭人或擔保人身份, 以及不論以資料當事人本人單名或與其他人士聯名方式)及於2011年4月1日當日或以後申請的按揭有關的資料, 下述與資料當事人有關的資料(包括下述任何資料的任何經更新資料)可由Citi機構及/或以代理人的名義提供予信貸資料服務機構:
- (i)全名;
 - (ii)就每項按揭中的身份(即作為借款人、按揭人或擔保人, 及以資料當事人本人單名或與其他人士聯名方式);
 - (iii)香港身份證號碼或旅遊證件號碼;
 - (iv)出生日期;
 - (v)通訊地址;
 - (vi)與每項按揭有關的按揭賬戶號碼;
 - (vii)與每項按揭有關的貸款類別;
 - (viii)就每項按揭有關的按揭賬戶狀況(如有效、已結束、已撇賬(因破產令導致除外)、因破產令導致已撇賬);
 - (ix)與每項按揭有關的按揭賬戶結束日期(如有);
 - (x)按揭申請日期;
 - (xi)(若發生與按揭貸款有關的任何未償還重大拖欠事宜)一般賬戶資料連同與該項重大拖欠有關的拖欠資料。信貸資料服務機構將使用上述由Citi機構提供的資料統計資料當事人(分別以借款人、按揭人或擔保人身份, 及以資料當事人本人單名或與其他人士聯名方式)不時於信貸提供者所持有的按揭宗數, 並存於信貸資料服務機構的個人信貸資料庫內供信貸提供者共用(須受根據《私隱條例》核准及發出的個人信貸資料實務守則的規定所限)。
- (g) 在Citi機構就資料當事人信貸可能不時收集或持有的資料中, 下述與資料當事人有關的資料(包括下述任何資料當中不時更新之任何資料)可由Citi機構提供予信貸資料服務機構:
- (i)全名;
 - (ii)通訊地址;
 - (iii)聯絡資料;
 - (iv)出生日期;
 - (v)香港身份證號碼或旅遊證件號碼;
 - (vi)與按揭貸款無關的信貸申請資料;
 - (vii)一般賬戶資料;
 - (viii)賬戶還款資料; 及
 - (ix)信用卡遺失資料。
- (h) 就上文第(e)(vi)項而言, Citi機構須向信貸資料服務機構查閱及索取該信貸資料服務機構根據《私隱條例》持有有關資料當事人的個人和賬戶資訊或紀錄(包括有關按揭宗數的資料)。在不損害前述條文的原則下, Citi機構可不時查閱由信貸資料服務機構持有有關資料當事人的個人和賬戶資訊或紀錄(包括有關按揭宗數的資料), 藉此就資料當事人或第三者(由資料當事人就該第三者的責任提供擔保)現時所獲批的信貸安排審核以下事項: i.增加信貸額; ii.削減信貸, 包括取消信貸或調低信貸額; 或iii.與資料當事人或第三者訂立債務安排計劃, 或實施與資料當事人或第三者訂立的債務安排計劃。
- (i) 在直接促銷中使用資料
- Citi機構擬把資料當事人資料用於直接促銷, 而Citi機構為該用途須獲得資料當事人同意(包括表示不反對)。就此, 請注意:
- i. Citi機構可能把Citi機構不時持有的資料當事人姓名、聯絡資料、產品及服務組合資料、交易模式及行為、財務背景及人口統計數據用於直接促銷;
 - ii. 可用作促銷下列類別的服務、產品及促銷標的:
 - (1) 財務、保險、信用卡、銀行及相關服務及產品;
 - (2) 獎賞、資料當事人或會員或優惠計劃及相關服務及產品;
 - (3) Citi機構合作品牌夥伴提供之服務及產品(該等合作品牌夥伴名稱會於有關服務及產品的申請表格上列明); 及
 - (4) 為慈善及/或非牟利用途的捐款及捐贈;
 - iii. 上述服務、產品及促銷標的可能由Citi機構及/或下列各方提供或(就捐款及捐贈而言)徵求:
 - (1) Citi機構集團成員及其成員公司;
 - (2) 第三方金融機構、承保人、信用卡公司、證券及投資服務供應商;
 - (3) 第三方獎賞、客戶或會員、合作品牌或優惠計劃供應商;
 - (4) Citi機構及其成員公司之合作品牌夥伴(視乎情況, 該等合作品牌夥伴名稱會於有關服務及產品的申請表格上列明); 及
 - (5) 慈善或非牟利機構;
 - iv. 除由Citi機構促銷上述服務、產品及促銷標的以外, Citi機構亦擬將以上(i)(i)段所述的資料提供予以上(i)(iii)段所述的全部或任何人士, 以供該等人士在促銷該等服務、產品及促銷標的中使用, 而Citi機構為此用途須獲得資料當事人書面同意(包括表示不反對);
 - v. Citi機構可能因如以上(i)(iv)段所述將資料提供予其他人士而獲得金錢或其他財產的回報。如Citi機構會因提供資料予其他人士而獲得任何金錢或其他財產的回報, Citi機構會於以上(i)(iv)段所述徵求資料當事人同意或不反對時如實通知資料當事人。
- 如資料當事人不希望Citi機構如上述使用其資料或將其資料提供予其他人士作直接促銷用途, 資料當事人可通知Citi機構行使其選擇權拒絕促銷。
- (j) 使用Citi機構應用程式介面(「API」)向資料當事人的其他銀行及第三方服務供應商轉移個人資料
- Citi機構可根據資料當事人向Citi機構、向資料當事人提供服務的其他銀行或資料當事人使用之第三方服務供應商(包括其他金融服務供應商)所發出的指示, 使用Citi機構的API向該等其他銀行及第三方服務供應商轉移資料當事人的資料, 以作Citi機構、資料當事人的其他銀行或第三方服務供應商所通知資料當事人的用途及/或資料當事人根據《私隱條例》所同意的用途。
- (k) 根據並按照《私隱條例》及/或適用法律的條款和根據《私隱條例》核准及發出的個人信貸資料實務守則, 任何人均有權採取以下行動:
- i. 審查Citi機構是否持有他/她的資料及查閱有關資料;
 - ii. 要求Citi機構改正有關他/她不準確的資料;
 - iii. 確定有關的Citi機構對資料的政策和慣常做法, 以及獲告知該Citi機構所持有的個人資料的類別;
 - iv. 就個人信貸及按揭貸款而言, 要求獲告知慣常向信貸資料服務機構或收數公司披露的資料, 以及要求獲提供其他資料, 藉此向有關的信貸資料服務機構或收數公司(視情況而定)提出查閱及改正資料的要求;
 - v. 就Citi機構向信貸資料服務機構提供的任何賬戶資料(為免生疑問, 包括任何賬戶還款資料), 於全數清還欠賬後結束賬戶時, 指示Citi機構要求信貸資料服務機構自其資料庫中刪除該等賬戶資料, 但指示必須於賬戶結束後五年內提出及於緊接終止信貸前五年內沒有任何拖欠為期超過60日的欠款。賬戶還款資料包括上次到期的還款額, 上次報告期間(即緊接Citi機構上次向信貸資料服務機構提供賬戶資料前不多於31日的期間)所作還款額, 剩餘可用信貸額或未償還數額及欠款資料(即過期欠款額及逾期還款日數, 清還過期欠款的日期, 及全數清還拖欠為期超過60日的欠款的日期(如有)); 及
 - vi. 如適用法律適用並有此要求,
 - (a) 要求Citi機構刪除其個人資料;
 - (b) 反對以某種特定方式使用其個人資料;
 - (c) 要求對處理其個人資料的規則進行解釋說明;
 - (d) 且滿足適用法律的要求的情況下, 要求Citi機構將其向Citi機構提供的個人資料轉移給其選擇的第三方;
 - (e) 撤回對收集、處理或轉移其個人資料的同意(資料當事人應注意, 資料當事人撤回他們的同意可能導致Citi機構無法開立或延續賬戶或建立或延續銀行信貸或提供銀行、財務及/或其他相關服務或產品); 及
 - (f) 要求對自動化決策過程中產生的決策進行解釋, 以及拒絕接受僅由自動化決策技術作出的決定。
- (l) 如賬戶出現任何拖欠還款情況, 除非拖欠金額在由拖欠日期起計60日屆滿前全數清還或已撇賬(因破產令導致撇賬除外), 否則賬戶還款資料(定義見以上(k)(v)段)會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年。
- (m) 如資料當事人因被頒布破產令而導致任何賬戶金額被撇賬, 不論賬戶還款資料有否顯示任何拖欠為期超過60日的還款, 該賬戶還款資料(定義見以上(k)(v)段))會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年, 或由資料當事人提出證據通知信貸資料服務機構其已獲解除破產令後保留多五年(以較早出現的情況為準)。
- (n) Citi機構在考慮任何貸款申請時, 可能已從信貸資料服務機構取得與資料當事人有關的信貸報告。若資料當事人擬取得該信貸報告, Citi機構會將有關信貸資料服務機構的聯絡詳情告知資料當事人。
- (o) 資料當事人的資料可在及可向Citi機構或如前文第(e)項所指向Citi機構取得有關資料的任何人認為合適的國家處理、保存、傳達或披露。有關資料亦可根據該國的地方慣例和法律、條款及細則(包括任何政府行政措施和政令)處理、保存、傳達或披露。
- (p) 根據《私隱條例》及/或適用法律的條款, Citi機構有權就處理任何查閱資料的要求收取合理費用。
- (q) 對各Citi機構而言, 有關查閱或改正資料或查詢有關資料政策或慣常做法或所持資料的類型的應向以下人士提出:

致	資料保護主任	資料保護主任
Citi機構	花旗銀行香港分行 或 花旗國際有限公司	花旗銀行(香港)有限公司 或 大來信用証國際(香港)有限公司
地址	香港中環花園道3號冠君大廈50樓	香港九龍觀塘海濱道83號花旗大樓

- (r) 本政策指引並不限制資料當事人在《私隱條例》及/或適用法律下享有的權利。
- (s) 閣下可隨時選擇不再收取Citi機構的宣傳郵件, 如有需要, 請以書面形式通知Citi機構。
- 二零二五年九月

花旗香港
依美國法律成立的有限責任組織

Policy Statement relating to the Collection and Processing of Personal Data (formerly known as the “Policy Statement relating to the Personal Data (Privacy) Ordinance”)

It is the corporate policy of each of Citibank, N.A. Hong Kong Branch, Citibank (Hong Kong) Limited, Citicorp International Limited and Diners Club International (Hong Kong) Limited (each a “Citi Entity”) to respect and safeguard the privacy of an individual’s personal data. Compliance with the Personal Data (Privacy) Ordinance (the “Ordinance”), and/or any other laws (within or outside the Hong Kong Special Administrative Region) applicable to a Citi Entity’s process and/or use of an individual’s personal data (“Applicable Laws”), is not only the responsibility of the management but also the direct responsibility of every employee of each Citi Entity. This policy statement stipulates clearly (1) our purposes of data collection, (2) the important controls employed by each Citi Entity for protection of personal data, (3) the classes of persons we can transfer personal data to, and (4) the data access and correction rights of customers, guarantors and security providers (each a “Data Subject”).

- (a) From time to time, it is necessary for a Data Subject to supply a Citi Entity with personal data (“data”) in connection with the opening or continuation of accounts and/or the establishment or continuation of banking / credit facilities or provision of banking / financial services.
- (b) Failure to supply such data may result in the relevant Citi Entity being unable to open or continue accounts or establish or continue banking / credit facilities or provide banking / financial services to the Data Subject.
- (c) It is also the case that data are collected from a Data Subject in the ordinary course of the continuation of the banking / financial relationship, for example, when a Data Subject writes cheques, transfers funds, deposits money, effects transactions through cards or discusses / arranges banking / credit facilities for himself / herself or for any third party or otherwise carries out transactions as part of a Citi Entity’s services. A Citi Entity will also collect data relating to the Data Subject from public sources and/or third parties, including without limitation third-party service providers with whom the Data Subject interacts in connection with the marketing of a Citi Entity’s products and services and in connection with the Data Subject’s application for the Citi Entity’s products and services (including receiving personal data from credit reference agencies approved for participation in the Multiple Credit Reference Agencies Model (hereinafter referred to as “credit reference agencies”).
- (d) The purposes for which data relating to a Data Subject may be used by a Citi Entity, or any person who has obtained such data from the relevant Citi Entity, are as follows:-
 - i. the daily operation of (including without limitation considering, assessing and processing a Data Subject’s application for) the products, services and credit / financial facilities provided by a Citi Entity or its group company to the Data Subject or any third party when the Data Subject is a guarantor or security provider for such facilities;
 - ii. conducting credit checks and carrying out matching procedures (as defined in the Ordinance) at the time of application for credit and at the time of regular or special reviews which normally will take place one or more times each year;
 - iii. creating and maintaining the Citi Entity’s credit scoring models;
 - iv. assisting other credit providers in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model (hereinafter referred to as “credit providers”) to conduct credit checks and collect debts;
 - v. ensuring the ongoing credit worthiness of a Data Subject (including without limitation for credit, risk and statistical analyses) by a Citi Entity or its group company;
 - vi. designing credit / financial services or related products for a Data Subject’s use;
 - vii. marketing services, products and other subjects in respect of which a Citi Entity may or may not be remunerated (please see further details in paragraph (i) below);
 - viii. determining the amount of indebtedness owed to or by a Data Subject;
 - ix. enforcement of a Data Subject’s obligations, including without limitation the collection of amounts outstanding from a Data Subject, to the Citi Entity or its group company;
 - x. complying with the obligations, requirements or arrangements for disclosing and using data that apply to the relevant Citi Entity or its group company or that it is expected to comply according to:
 - (1) any law binding or applying to it within or outside the Hong Kong Special Administrative Region existing currently and in the future (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information or the Foreign Account Tax Compliance Act (FATCA) of the United States);
 - (2) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers within or outside the Hong Kong Special Administrative Region existing currently and in the future (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information or any guideline or guidance concerning the Foreign Account Tax Compliance Act (FATCA) of the United States); and
 - (3) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers that is assumed by or imposed on the relevant Citi Entity or its group company by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations;
 - xi. complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the group of the relevant Citi Entity and/or any other use of data and information in accordance with any group-wide programmes (including without limitation those relating to the maintenance, usage and disclosure of records and information that are or may be relevant to any actual or potential litigation, legal proceedings or regulatory enquiry, investigation, examination or enforcement proceedings) for compliance with sanctions or customer due diligence or prevention or detection of money laundering, terrorist financing or other unlawful activities or for the purposes set out in paragraph (d)(x) above;
 - xii. enabling an actual or proposed assignee of the relevant Citi Entity or participant or sub-participant of the relevant Citi Entity’s rights in respect of the Data Subject to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;
 - xiii. comparing data of the Data Subject or other persons for credit checking, data verification or otherwise producing or verifying data, whether or not for the purpose of taking adverse action against the Data Subject;
 - xiv. maintaining a credit history of the Data Subject (whether or not there exists any relationship between the Data Subject and the relevant Citi Entity or the recipient of the data) for present and future reference; and
 - xv. purpose/s relating thereto.
- (e) Data held by a Citi Entity relating to a Data Subject will be kept confidential but, subject to the Data Subject’s separate consent (if and insofar as required by Applicable Laws), a Citi Entity may provide such information to the following parties for the purposes set out in paragraph (d):-
 - i. any agent, contractor or third-party service provider who provides administrative, telecommunications, computer, payment, debt collection or securities clearing or other services to it in connection with the operation of its business;
 - ii. any other person or entity under a duty of confidentiality to it, including its group company which has undertaken to keep such information confidential;
 - iii. the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
 - iv. third-party service providers with whom the Data Subject has chosen to interact in connection with the Data Subject’s application for a Citi Entity’s products and services;
 - v. other banks and financial services providers to whom the Data Subject has chosen to provide his/her information held by a Citi Entity in connection with the provision of services to the Data Subject by those other banks and financial service providers;
 - vi. credit reference agencies (including the operator of any centralized database used by credit reference agencies), and, in the event of default, to debt collection agencies;
 - vii. any person or entity to whom the relevant Citi Entity or its group company is under an obligation or otherwise required to make disclosure under the requirements of any law binding on or applying to the relevant Citi Entity or its group company, or any disclosure under and for the purposes of any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers with which the relevant Citi Entity or its group company is expected to comply, or any disclosure pursuant to any contractual or other commitment of the relevant Citi Entity or its group company with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers, all of which may be within or outside the Hong Kong Special Administrative Region and may be existing currently and/or in the future;
 - viii. any financial institution and charge or credit card issuing companies with which the Data Subject has or proposes to have dealings;
 - ix. any other person or entity (including its associated companies or affiliates) who has established or proposes to establish any business relationship with it or the recipient of the data;
 - x. any actual or proposed assignee of the relevant Citi Entity or participant or sub-participant or transferee of the rights of the relevant Citi Entity in respect of the Data Subject, or all or any part of the assets or business of the relevant Citi Entity;
 - xi. any party giving or proposing to give a guarantee or third-party security to guarantee or secure the Data Subject’s obligations; and
 - xii.
 - (1) any members and/or group companies of a Citi Entity;
 - (2) third-party financial institutions, insurers, credit card companies, securities and investment services providers;
 - (3) third-party reward, loyalty, co-branding and privileges programme/s or other related services and/or products providers;
 - (4) co-branding partners of a Citi Entity and/or any other members and/or group companies of a Citi Entity (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be);
 - (5) charitable or non-profit making organisations; and
 - (6) third-party service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that a Citi Entity engages for the purposes set out in paragraph (d) above.

Such information may be transferred to a place outside Hong Kong. If and insofar as required by Applicable Laws, a Citi Entity will obtain the Data Subject’s separate consent in relation to such international transfers.

If and to the extent required by Applicable Laws, a Citi Entity will, prior to sharing the Data Subject’s personal data with third parties, notify the Data Subject of the name and contact details of the recipients, the purposes and means of processing and provision of the Data Subject’s personal data, and the types of personal data to be provided and shared, and obtain the Data Subject’s separate consent to the sharing of the Data Subject’s personal data. The foregoing data recipients will use the personal data to the extent necessary for the specific purposes set out in this Policy Statement and store the personal data for the minimum length of time required to fulfil the purposes, or insofar as required by Applicable Laws, in accordance with Applicable Laws.

Some of the data collected by a Citi Entity may constitute sensitive personal data under Applicable Laws. If and insofar as required by Applicable Laws, the Citi Entity will only process sensitive personal data if strict protection measures are put in place and there is sufficient necessity to justify the processing. If and insofar as required by Applicable Laws, such sensitive personal data will be processed with the Data Subject's separate consent.

- (f) Of the data which may be collected or held by a Citi Entity from time to time in connection with mortgages and/or mortgage application(s) in relation to a Data Subject (whether as a borrower, mortgagor or guarantor and whether in the Data Subject's sole name or in joint names with others) on or after April 1, 2011, the following data relating to the Data Subject (including any updated data of any of the following data from time to time) may be provided by the Citi Entity, on its own behalf and/or as agent, to credit reference agencies:
- (i) full name; (ii) capacity in respect of each mortgage (as borrower, mortgagor or guarantor, and whether in the Data Subject's sole name or in joint names with others); (iii) Hong Kong Identity Card Number or travel document number; (iv) date of birth; (v) correspondence address; (vi) mortgage account number in respect of each mortgage; (vii) type of facility in respect of each mortgage; (viii) mortgage account status in respect of each mortgage (e.g. active, closed, write-off (other than due to a bankruptcy order), write-off due to a bankruptcy order); (ix) if any, mortgage account closed date in respect of each mortgage; (x) mortgage application date; and (xi) where there is any outstanding material default of a mortgage loan, account general data together with the default data relating to such material default. Credit reference agencies will use the above data supplied by the relevant Citi Entity for the purposes of compiling a count of the number of mortgages from time to time held by the Data Subject with credit providers, as borrower, mortgagor or guarantor respectively and whether in the Data Subject's sole name or in joint names with others, for sharing in the consumer credit databases of credit reference agencies by credit providers (subject to the requirements of the Code of Practice on Consumer Credit Data approved and issued under the Ordinance).
- (g) Of the data which may be collected or held by a Citi Entity from time to time in connection with consumer credit, the following data relating to the Data Subject (including any updated data of any of the following data from time to time) may be provided by the Citi Entity to credit reference agencies:
- (i) full name; (ii) correspondence address; (iii) contact information; (iv) date of birth; (v) Hong Kong Identity Card Number or travel document number; (vi) credit application data that do not relate to a mortgage loan; (vii) account general data; (viii) account repayment data; and (ix) credit card loss data.
- (h) For the purpose of paragraph (e)(vi) above, the Citi Entity shall access and obtain from the credit reference agencies such personal and account information or records of the Data Subject (including information about the number of mortgage count) held by credit reference agencies in accordance with the Ordinance. Without prejudice to the foregoing, the Citi Entity may from time to time access the personal and account information or records of the Data Subject (including information about the number of mortgage count) held by credit reference agencies for reviewing any of the following matters in relation to the existing credit facilities granted to the Data Subject or to a third party which obligations are guaranteed by the Data Subject:
- i. an increase in the credit amount;
 - ii. the curtailing of credit (including the cancellation of credit or a decrease in the credit amount); or
 - iii. the putting in place or the implementation of a scheme of arrangement with the Data Subject or the third party.

(i) **USE OF DATA IN DIRECT MARKETING**

A Citi Entity intends to use a Data Subject's data in direct marketing and the relevant Citi Entity requires the Data Subject's consent (which includes an indication of no objection) for that purpose. In this connection, please note that:

- i. the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of a Data Subject held by a Citi Entity from time to time may be used by any Citi Entity or group company in direct marketing;
- ii. the following classes of services, products and subjects may be marketed:
 - (1) financial, insurance, credit card, banking and related services and products;
 - (2) reward, loyalty, co-branding or privileges programmes and related services and products;
 - (3) services and products offered by a Citi Entity's co-branding partners (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
 - (4) donations and contributions for charitable and/or non-profit making purposes;
- iii. the above services, products and subjects may be provided or (in case of donations and contributions) solicited by a Citi Entity and/or:
 - (1) a Citi Entity and any other members and/or group companies of a Citi Entity;
 - (2) third-party financial institutions, insurers, credit card companies, securities and investment services providers;
 - (3) third-party reward, loyalty, co-branding or privileges programmes, or other related services and/or products providers;
 - (4) co-branding partners of a Citi Entity and/or any other members and/or group companies of a Citi Entity (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
 - (5) charitable or non-profit making organisations;
- iv. in addition to marketing the above services, products and subjects itself, a Citi Entity also intends to provide the data described in paragraph (i) (i) above to all or any of the persons described in paragraph (i)(iii) above for use by them in marketing those services, products and subjects, and the relevant Citi Entity requires the Data Subject's written consent (which includes an indication of no objection) for that purpose;
- v. a Citi Entity may receive money or other property in return for providing the data to the other persons in paragraph (i)(iv) above and, when requesting the Data Subject's consent or no objection as described in paragraph (i)(iv) above, the relevant Citi Entity will inform the Data Subject if it will receive any money or other property in return for providing the data to the other persons.

If a Data Subject does not wish a Citi Entity to use or provide to other persons his data for use in direct marketing as described above, the Data Subject may exercise his opt-out right by notifying the relevant Citi Entity.

(j) **TRANSFER OF PERSONAL DATA TO DATA SUBJECT'S OTHER BANKS AND THIRD-PARTY SERVICE PROVIDERS USING CITI ENTITY APPLICATION PROGRAMMING INTERFACES (API)**

A Citi Entity may, in accordance with the Data Subject's instructions to the Citi Entity, other banks providing services to the Data Subject or third-party service providers (including other financial service providers) engaged by the Data Subject, transfer Data Subject's data to such other banks and third-party service providers using the Citi Entity's API for the purposes notified to the Data Subject by the Citi Entity, the Data Subject's other banks or third-party service providers and/or as consented to by the Data Subject in accordance with the Ordinance.

- (k) Under and in accordance with the terms of the Ordinance and/or Applicable Laws, and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance, any individual has the right:-
- i. to check whether a Citi Entity holds data about him / her and access to such data;
 - ii. to require a Citi Entity to correct any data relating to him / her which is inaccurate;
 - iii. to ascertain a Citi Entity's policies and practices in relation to data and to be informed of the kind of personal data held by that Citi Entity;
 - iv. in relation to consumer credit and mortgage loans, to be informed on request which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of access and correction requests to the relevant credit reference agency(ies) or debt collection agency(ies), as the case may be;
 - v. in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by a Citi Entity to a credit reference agency, to instruct the relevant Citi Entity, upon termination of an account by full repayment, to make a request to the credit reference agency to delete such data from its database, as long as the instruction is given within five years of termination and at no time was there any default of payment, lasting in excess of 60 days within 5 years immediately before account termination. Account repayment data including amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last contribution of account data by the relevant Citi Entity to the credit reference agency), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)); and
 - vi. if and insofar as required by Applicable Laws,
 - (a) to request a Citi Entity to delete his/her personal data;
 - (b) to object to certain uses of his/her personal data;
 - (c) to request an explanation of the rules governing the processing of his/her personal data;
 - (d) to ask that the Citi Entity transfer personal data that he/she has provided to the Citi Entity to a third party of his/her choice under circumstances as provided under Applicable Laws;
 - (e) to withdraw any consent for the collection, processing or transfer of his/her personal data (the Data Subject should note that withdrawal of their consent may result in the Citi Entity being unable to open or continue accounts or establish or continue banking facilities or provide banking, financial and/or other related services or products); and
 - (f) to have decisions arising from automated decision making ("ADM") processes explained and to refuse to such decisions being made solely by ADM.
- (l) In the event of any default of payment relating to an account, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, the account repayment data (as defined in paragraph (k)(v) above) may be retained by credit reference agencies until the expiry of five years from the date of final settlement of the amount in default.
- (m) In the event of any amount being written off due to a bankruptcy order being made against the Data Subject, the account repayment data (as defined in paragraph (k)(v) above) may be retained by credit reference agencies, regardless of whether the account repayment data reveal any default of payment lasting in excess of 60 days, until the expiry of five years from the date of final settlement of the amount in default or the expiry of five years from the date of the Data Subject's discharge from bankruptcy as notified by the Data Subject with evidence to the credit reference agency(ies), whichever is earlier.
- (n) A Citi Entity may have obtained credit report(s) on the Data Subject from credit reference agency(ies) in considering any application for credit. In the event the Data Subject wishes to access the credit report(s), the Citi Entity will advise him/her of the contact details of the relevant credit reference agency(ies).
- (o) Data of a Data Subject may be processed, kept, transferred or disclosed in and to any country as the Citi Entity or any person who has obtained such data from Citi Entity referred to in paragraph (e) above considers appropriate. Such data may also be processed, kept, transferred or disclosed in accordance with the local practices and laws, rules and regulations (including any governmental acts and orders) in such country.
- (p) In accordance with the terms of the Ordinance and/or Applicable Laws, a Citi Entity has the right to charge a reasonable fee for the processing of any data access request.
- (q) In respect of each Citi Entity, requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed as follows:

Attention to	The Data Protection Officer	The Data Protection Officer
Citi Entity	Citibank, N.A., Hong Kong Branch or Citicorp International Limited	Citibank (Hong Kong) Limited or Diners Club International (Hong Kong) Limited
Address	50/F, Champion Tower, Three Garden Road, Central, Hong Kong	Citi Tower, One Bay East, 83 Hoi Bun Road, Kwun Tong, Kowloon, Hong Kong

(r) Nothing in this Policy Statement shall limit the rights of Data Subjects under the Ordinance and/or Applicable Laws.

(s) You may, at any time, choose not to receive our promotional materials. Please let us know in writing in case of such a request.

September 2025

Citibank, N.A.
Organised under the laws of U.S.A. with limited liability

表格一 – 有關按揭資料的同意書

為助信貸資料服務機構設立一個全面數據庫，以使所有信貸提供者能共享按揭資料，本人獲邀就使用有關本人資料作本表格內所述全部用途作出明示同意。本人明白如本人拒絕給予同意，花旗銀行(香港)有限公司(「花旗銀行」)保留權利拒絕本人的按揭貸款申請(不論以借款人、按揭人或擔保人身分)。

「信貸提供者」指在香港獲核准加入多家個人信貸資料服務機構營運模式的信貸提供者。

「信貸資料服務機構」指在香港獲核准加入多家個人信貸資料服務機構營運模式的信貸資料服務機構。

「現存按揭貸款」指任何或全部花旗銀行及/或任何其他信貸提供者就本人在2011年3月31日或以前提出的申請而向本人(不論以借款人、按揭人或擔保人身分，以及不論以本人單名或與其他人士聯名方式)提供以物業作抵押的未償還貸款(以物業作抵押貸款定義為「按揭貸款」)。

「按揭資料」指有關本人現存按揭貸款的本人的個人資料，而該等資料只包括下述各項(以及其可能不時更新或更正的任何資料)：

- (a) 本人的全名；
- (b) 本人就每宗按揭的身分(即作為借款人、按揭人或擔保人)；
- (c) 本人的香港身分證號碼或旅遊證件號碼；
- (d) 本人的出生日期；
- (e) 本人的通訊地址；
- (f) 本人就每宗按揭的按揭帳戶號碼；
- (g) 就每宗按揭的信貸種類；
- (h) 本人就每宗按揭的按揭帳戶狀況(如：生效、已結束、已撤帳)；及
- (i) 就每宗按揭的按揭帳戶結束日期(如適用)。

「按揭宗數」指本人(不論以借款人、按揭人或擔保人身分，以及不論以本人單名或與其他人士聯名方式)在信貸提供者不時持有的未償還按揭貸款合計宗數(包括本人的現存按揭貸款)。

「相關信貸提供者」指本人持有現存按揭貸款的全部或任何信貸提供者。

本同意書由本人給予花旗銀行本身及透過花旗銀行作為其代表和代理的身分不時給予所有信貸資料服務機構及所有其他信貸提供者，同意彼等將本人按揭資料及本人按揭宗數作下述用途：

- (a) 由花旗銀行將其現時持有本人的按揭資料(如有)，或若本人並無在花旗銀行持有現存按揭貸款，將本人的全名、香港身分證號碼(或如適用，旅遊證件號碼)及出生日期及在各情況下本人(不論以借款人、按揭人或擔保人身分)向花旗銀行作出新按揭貸款申請的事實轉移予信貸資料服務機構(包括任何其所使用的中央數據庫)；
- (b) 信貸資料服務機構查閱信貸資料服務機構數據庫(包括以其名義維持的任何數據庫)是否存有本人的按揭宗數，如否，信貸資料服務機構將透過向所有其他信貸提供者披露本人的全名、香港身分證號碼(或如適用，旅遊證件號碼)及出生日期，向不包括花旗銀行在內的所有信貸提供者查詢，藉此查核本人是否持有任何其他信貸提供者的任何現存按揭貸款(不論以借款人、按揭人或擔保人身分)。信貸資料服務機構為上述目的可多於一次使用本人的全名、香港身分證號碼(或如適用，旅遊證件號碼)及出生日期；
- (c) 每個相關信貸提供者向信貸資料服務機構提供本人的按揭資料；
- (d) 信貸資料服務機構將其從花旗銀行及每個相關信貸提供者取得的所有本人的按揭資料上載至信貸資料服務機構的數據庫(包括任何其所使用的中央數據庫)及統計本人的按揭宗數；
- (e) 信貸資料服務機構向花旗銀行及每個相關信貸提供者提供本人的按揭宗數作下述用途：
 - (1) 考慮本人(不論以借款人、按揭人或擔保人身分)不時的按揭貸款申請；
 - (2) 檢討或更新已向本人提供的任何按揭貸款；
 - (3) 如出現拖欠還款超過60日的欠帳，檢討任何已向本人(不論以借款人、按揭人或擔保人身分)提供或擬提供的信貸安排(包括按揭貸款)，以便信貸提供者就該信貸安排制訂債務重組或重新安排或其他任何性質的還款條件修訂；
 - (4) 當本人與信貸提供者因本人就信貸安排拖欠還款而已制訂任何債務重組或重新安排或其他任何性質的還款條件修訂時，檢討任何已向本人(不論以借款人、按揭人或擔保人身分)提供或擬提供的信貸安排(包括按揭貸款)，以便推行上述債務重組安排；及/或
 - (5) 檢討任何已向本人(不論以借款人、按揭人或擔保人身分)提供或擬提供的信貸安排(包括按揭貸款)，以便制訂由本人提出的任何償還債務安排、債務重組或重新安排或其他任何性質的還款條件修訂；
 - (6) 考慮本人作出的信貸安排(不包括按揭貸款)申請，及/或檢討或續批已向本人(不論以借款人或擔保人身分)提供或擬提供的任何信貸安排(不包括按揭貸款)，但前題是該等信貸安排的額度不少於一個由個人資料私隱專員不時指定或決定的水平或機制釐定的水平；及
- (f) 就此按揭貸款申請，花旗銀行向作為按揭貸款共同借款人、共同按揭人或共同擔保人(如有)披露本人的按揭宗數。

本人明白，通過簽署本同意書，不論本人(不論以借款人、按揭人或擔保人身分)的按揭貸款申請結果如何，花旗銀行有權保留本同意書直至銀行收到所有信貸資料服務機構的通知指出全部信貸提供者授予本人(不論以借款人、按揭人或擔保人身分)的信貸(包括按揭貸款)已完全償還，及本人：

☐ * 同意讓花旗銀行、每個相關信貸提供者及每個信貸資料服務機構依據上述(a)至(f)行事。

☐ * 不同意並知悉：

- (i) 本人拒絕給予同意將不會被視為撤回任何本人在此申請前曾向任何信貸提供者(包括花旗銀行)和/或信貸資料服務機構作出的有關提供、使用、獲取、計算和/或維持本人的按揭資料和按揭宗數的同意。若本人欲撤回曾作出的同意，本人須簽署另外致有關信貸提供者和信貸資料服務機構的撤回表格；及
- (ii) 儘管本人的按揭資料將不會被花旗銀行轉移到任何信貸資料服務機構，如此按揭貸款申請獲批核及提取，花旗銀行將轉移有關該獲批核及已提取的新按揭貸款的每項在「按揭資料」定義內所列的個人資料至信貸資料服務機構(詳見花旗銀行向本人提供的[收集個人資料聲明])。

客戶簽署

姓名：
香港身分證/護照號碼：
日期：

* 請在適當空格內劃上"✓"

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只供銀行內部使用：

☐ 客戶簽署與申請表格之簽署相同

☐ Nicelog:

確認收妥已簽署的有關按揭資料的同意書

負責同事名稱：

日期：

時間：

直線：

負責同事簽名：

Form 1 – Consent relating to mortgage data

For the purpose of setting up a comprehensive database by Credit Reference Agencies for mortgage data sharing among all Credit Providers, I am invited to expressly consent to all the uses of my data set out in this form. I understand that Citibank (Hong Kong) Limited ("Citibank") reserves the rights to refuse processing my mortgage application (whether as a borrower, mortgagor or guarantor) should I refuse to give the consent.

"Credit Provider" means a credit provider in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model.

"Credit Reference Agency" means a credit reference agency in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model.

"Existing Mortgage Loan(s)" refers to any or all outstanding loans secured by real properties (loans secured by real properties are defined as "mortgage loans" and each a "mortgage loan") that have been granted by Citibank and/or any other Credit Providers to me (whether as a borrower, mortgagor or guarantor, and whether in my sole name or in joint names with others) with respect to applications made by me on or before 31st March 2011.

"Mortgage Data" refers to my personal data in relation to my Existing Mortgage Loan(s), and such data only consist of the following (and shall include any updated or corrected data of the following items from time to time):

- (a) my full name;
- (b) my capacity in respect of each mortgage (as borrower, mortgagor or guarantor);
- (c) my Hong Kong Identity Card Number or travel document number;
- (d) my date of birth;
- (e) my correspondence address;
- (f) my mortgage account number in respect of each mortgage;
- (g) type of the facility in respect of each mortgage;
- (h) my mortgage account status in respect of each mortgage (e.g., active, closed, write-off); and
- (i) if any, my mortgage account closed date in respect of each mortgage.

"Mortgage Count" refers to the total number of outstanding mortgage loans held by me with Credit Providers (whether as a borrower, mortgagor or guarantor, and whether in my sole name or in joint names with others) from time to time (including my Existing Mortgage Loan(s)).

"Relevant Credit Providers" refers to any or all Credit Providers with whom I have Existing Mortgage Loan(s).

This consent is given by me to Citibank on its own behalf, and on behalf of, and as agent for, from time to time, all Credit Reference Agencies and all other Credit Provider for the following uses of my Mortgage Data and Mortgage Count:

- (a) the transfer to Credit Reference Agencies (including through any centralized database used by Credit Reference Agencies from time to time) by Citibank of my Mortgage Data (if any) that is currently held by Citibank or, if I have no Existing Mortgage Loan(s) with Citibank, the transfer of my full name, Hong Kong Identity Card Number (or if applicable travel document number) and date of birth, and in each case the fact that I have made a new application for mortgage loan (whether as a borrower, mortgagor or guarantor) with Citibank;
- (b) Credit Reference Agencies checking if my Mortgage Count is on the Credit Reference Agencies' database (including any database maintained on their behalf) and, if it is not, Credit Reference Agencies making enquiries with all Credit Providers other than Citibank by disclosing my full name, Hong Kong Identity Card Number (or if applicable travel document number) and date of birth to all other Credit Providers to check if there are any existing mortgage loans held by me (whether as a borrower, mortgagor or guarantor) with any other Credit Provider, and each Credit Reference Agency may use my full name, Hong Kong Identity Card Number (or if applicable travel document number) and date of birth for the above purposes more than once;
- (c) releasing my Mortgage Data to Credit Reference Agencies by each of the Relevant Credit Providers;
- (d) Credit Reference Agencies uploading all my Mortgage Data obtained from Citibank and each of the Relevant Credit Providers onto their databases (including any centralized database used by them) and compiling my Mortgage Count;
- (e) Credit Reference Agencies providing my Mortgage Count to Citibank and each of the Relevant Credit Providers for the purposes of:
 - (1) considering mortgage loan application(s) made by me (whether as a borrower, mortgagor or guarantor) from time to time;
 - (2) reviewing or renewing any mortgage loans granted to me;
 - (3) reviewing any credit facility (including mortgage loan) granted or to be granted to me (whether as a borrower, mortgagor or guarantor) which is in default for a period of more than 60 days with a view to putting in place any debt restructuring, rescheduling or other modification of the terms of such credit facility by the Credit Provider;
 - (4) reviewing any credit facility (including mortgage loan) granted or to be granted to me (whether as a borrower, mortgagor or guarantor) where there is in place any debt restructuring, rescheduling or other modification of the terms of such credit facility between the Credit Provider and me consequent upon a default in the repayment of such credit facility for implementing such arrangement; and/or
 - (5) reviewing any credit facility (including mortgage loan) granted or to be granted to me (whether as a borrower, mortgagor or guarantor) with a view to putting in place any scheme of arrangement, debt restructuring, rescheduling or other modification of the terms of any credit facility initiated by my request;
 - (6) considering my application for credit facility (other than mortgage loan) and/or reviewing or renewing any facility (other than mortgage loan) granted or to be granted to me (whether as a borrower or guarantor), in each case where such facility is in an amount not less than such level or to be determined by a mechanism as prescribed or approved by the Privacy Commissioner for Personal Data from time to time; and
- (f) Citibank disclosing my Mortgage Count to any co-borrower, co-mortgagor, co-guarantor (if any) of the mortgage loan under application.

By signing this Form, I understand that, regardless of the result of my mortgage loan application (whether as a borrower, mortgagor or guarantor), Citibank is entitled to retain this Form up to the time it receives notice from all Credit Reference Agencies that all credit facilities (including mortgage loans) granted by Credit Providers to me (whether as a borrower, mortgagor or guarantor) have been fully settled and I:

☐ * give consent to Citibank, each of the Relevant Credit Providers and each Credit Reference Agency to act in accordance with (a) to (f) above.

☐ * decline to give consent and acknowledge that:

- (i) my refusal to give the consent will not have or be deemed to have the effect of withdrawing any consent given by me prior to this application to any Credit Providers (including Citibank) and/or Credit Reference Agency(ies) to contribute, use, access, compile and/or maintain my Mortgage Data and Mortgage Count. If I wish to withdraw consent previously given, I have to sign a separate withdrawal form addressing to the relevant Credit Provider(s) and Credit Reference Agency(ies); and
- (ii) while my Mortgage Data will not be transferred to any Credit Reference Agencies by Citibank, if the mortgage loan under application is granted and drawdown, the items of personal data listed in the definition of "Mortgage Data" with respect to the new mortgage loan granted and drawdown will be transferred to Credit Reference Agencies by Citibank as set out in the [Personal Information Collection Statement] of Citibank provided to me.

Signed by Customer

Name:

HKID/Passport No.:

Date:

*Please put "✓" in ☐ where appropriate

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Bank Use Only:

☐ Signature match with App form
☐ Nicelog:
Confirmed signed consent received
Caller's name:
Date: Time:
Extension:
Caller's initial:

關於認可機構訂購土地註冊處電子提示服務的同意書

為加強認可機構的信貸風險管理並應香港金融管理局(「金管局」)的要求，土地註冊處向認可機構提供的電子提示服務(「電子服務」)允許認可機構(即受金管局監管的持牌銀行、有限牌照銀行及接受存款公司)(「認可機構」)在徵得按《個人資料(私隱)條例》所要求的業主的同意後，就認可機構持有按揭或押記的物業訂購通知服務。

為允許認可機構在閣下/貴公司向其提供閣下/貴公司物業作抵押或押記後訂購電子服務，閣下/貴公司須明確地同意並允許土地註冊處在閣下/貴公司物業的按揭或押記交付辦理註冊時，向相關認可機構發出通知。閣下/貴公司的同意書將涵蓋閣下/貴公司列於本表格中的所有物業(「相關物業」)。閣下/貴公司亦可選擇就閣下/貴公司相關物業所註冊的按揭或押記獲得通知。

閣下/貴公司若不按照以下格式作出確認同意，不一定代表閣下/貴公司的貸款申請將被拒絕，但相關認可機構將無法就閣下/貴公司的相關物業訂購電子服務，並將不會就閣下/貴公司相關物業按揭或押記的註冊獲得通知。這並不妨礙相關認可機構透過查閱土地登記冊或土地註冊處備存的其他土地紀錄獲得閣下/貴公司相關物業的資料。

同意書

☐* [本人/我們]¹特此就以下事項給予明示同意：

- (a) 花旗銀行(香港)有限公司(“花旗銀行”)就[本人/我們]的相關物業申請訂購電子服務時，向土地註冊處提供以下資料：
 - (i) 本人/我們相關物業的物業參考編號；
 - (ii) 本人/我們的姓名/名稱及身份證明文件號碼/公司編號；
 - (iii) 以花旗銀行為受益人的押記或按揭文件的註冊摘要編號；及
 - (iv) 本同意書的副本一份；
- (b) 土地註冊處將上文(a)款所述的資料及其不時管有的其他資料用以提供電子服務，尤其是用於通知花旗銀行[本人/我們]相關物業的按揭或押記交付辦理註冊之事宜；
- (c) 土地註冊處就[本人/我們]相關物業的任何押記或按揭交付辦理註冊之事宜通知花旗銀行包含以下詳情：
 - (i) 文書日期；
 - (ii) 文書的註冊摘要編號；
 - (iii) 交付文書的日期；
 - (iv) 文書性質；
 - (v) 物業參考編號；及
 - (vi) 物業地址或地段編號；
- (d) 花旗銀行在下述情況下通知土地註冊處終止電子服務：
 - (i) 以花旗銀行為受益人的押記/按揭已獲解除或轉讓予另一承按人；或
 - (ii) 相關物業業權已轉變(如知悉)；或
 - (iii) 業主(如為共同擁有物業，則指任何共同業主)透過書面通知撤回其同意書；或
 - (iv) 花旗銀行的認可根據《銀行業條例》(香港法例第155章)被撤銷。

☐* [本人/我們]並不同意以上內容。[本人/我們]理解，這代表花旗銀行將不能就[本人/我們]的相關物業訂購電子服務，並可能會影響[本人/我們]的貸款條款。[本人/我們]明白花旗銀行保留客戶按揭貸款的最終批核權。

土地註冊處向相關物業業主發出的通知

☐* [本人/我們]要求並同意土地註冊處向下文所提供的指定電郵地址發送包含上文(c)款所述資料的電郵通知。

接收通知的指定電郵地址：²

請注意，土地註冊處只使用所提供的電郵地址作電子服務用途。若電郵地址有任何後續更改，或閣下/貴公司不希望收到土地註冊處的通知，敬請聯繫花旗銀行進行更新。

¹ 若物業為共同擁有物業，所有共同業主均須簽署同意書。

² 請注意，僅可指定一個電郵地址代表所有共同業主接收土地註冊處通知。

☐* [本人/我們]不希望收到包含上文 (c) 款所述資料的土地註冊處電郵通知。

* 請在適當的空格內填上「✓」號。

[本人/我們]特此確認，[本人/我們]於本表格內表述的同意涵蓋下列相關物業的電子服務，並取代任何之前就相同相關物業所作的任何同意/撤回同意的指示：

物業地址	
業主姓名/名稱	1. 2. 3.
業主身份證明文件號碼/公司編號	1. 2. 3.
業主簽名	1. 2. 3.
日期	
見證人/核實簽名的律師或銀行職員[姓名及簽名]	

僅供銀行填寫

下列相關物業的物業參考編號將於花旗銀行申請訂購電子服務時向土地註冊處提供。

物業參考編號	物業地址
	同上

銀行職員姓名及簽名：
日期：
備註：

Consent to subscribe to the Land Registry's e-Alert Service for Authorized Institutions

To facilitate enhancement of credit risk management of authorized institutions and at the request of the Hong Kong Monetary Authority ("HKMA"), the Land Registry's e-Alert Service for Authorized Institutions ("Service") allows authorized institutions (i.e. licensed banks, restricted licence banks and deposit-taking companies regulated by the HKMA) ("Als"), with consent from owners as may be required under the Personal Data (Privacy) Ordinance, to subscribe to notification service in relation to property or properties against which they hold a mortgage or charge.

To enable the relevant AI to subscribe to the Service after you have granted to the AI a mortgage or charge against your property, you are requested to give your express consent to permit the Land Registry to notify the relevant AI about mortgages and charges lodged for registration against your property. Your consent will cover all properties owned by you listed on this form ("Property"). You may also elect to receive notifications about mortgages and charges registered against your Property.

If you do not give your consent in the form below, this will not necessarily mean your loan application will be denied, but the relevant AI will be unable to subscribe to the Service in relation to your Property and will not be notified about the registration of mortgages and charges against your Property. This does not prevent the relevant AI from obtaining information about your Property by searching the Land Register and other land records maintained by the Land Registry.

Consent

☐* [I/We]¹ hereby give [my/our] express consent to:

- (a) Citibank (Hong Kong) Limited ("Citibank") providing the following information to the Land Registry in its application to subscribe to the Service in relation to [my/our] Property:
 - (i) the Property Reference Number of my/our Property;
 - (ii) [my/our] name(s) and identification document number(s)/company registration number(s);
 - (iii) the memorial number of the charge or mortgage document in favour of Citibank; and
 - (iv) a copy of this consent form;
- (b) the Land Registry using the information referred to in (a) and other information in its possession from time to time for the provision of the Service and particularly, for the purpose of notifying Citibank about mortgages and charges lodged for registration against [my/our] Property;
- (c) the Land Registry notifying Citibank containing the following particulars of any charge or mortgage lodged for registration against [my/our] Property:
 - (i) date of instrument;
 - (ii) memorial number of instrument;
 - (iii) date of delivery of instrument;
 - (iv) nature of instrument;
 - (v) Property Reference Number; and
 - (vi) Address or lot number of Property;
- (d) Citibank notifying the Land Registry in the event of the following in order to terminate the Service:
 - (i) the charge/mortgage in favour of Citibank has been discharged or transferred to another mortgagee; or
 - (ii) the ownership of the Property has changed (if known); or
 - (iii) the owner(s) (or in case of co-owned Property, any of the co-owners) have withdrawn their consent by written notice; or
 - (iv) Citibank's authorization is revoked under the Banking Ordinance (Cap.155).

☐* [I/We] do not consent to the above. [I/We] understand this means that Citibank cannot subscribe to the Service in respect of [my/our] Property and this may affect the terms of [my/our] loan. [I/We] understand that Citibank reserve the right of the final approval conditions.

Land Registry notifications to Property owners

☐* [I/We] request and agree to the Land Registry sending email notifications containing the information set out in (c) to the designated email address provided below.

Designated email address for receiving notifications:²

Please note that the email address provided will only be used for the Service by the Land Registry. If there is any subsequent change of email address or if you do not wish to receive notifications from the Land Registry, please contact Citibank for update.

¹ Where property is co-owned, all co-owners are required to sign the consent form.

² Please note that only one designated email address may be nominated to receive notifications on behalf of all co-owners.

☐* [I/We] do not wish to receive email notifications from the Land Registry containing the information set out in (c).

* Please put a "✓" in the appropriate box.

[I/We] hereby confirm that [my/our] consent given in this form relates to the Service in respect of the following Property and will supersede any consents/withdrawal given previously on the same Property:

Address of Property	
Name of Owner(s)	1. 2. 3.
Identification Document No./ Company Registration No. of Owner(s)	1. 2. 3.
Signature of Owner(s)	1. 2. 3.
Date	
Witnessed by / Signature verified by a solicitor or bank officer [Name & Signature]	

For Bank Use Only

The Property Reference Number(s) in respect of the Property is/are set out below which will be provided to the Land Registry in the application for the subscription of the Service by Citibank.

Property Reference Number	Address of Property
	Same as above

Bank Staff Name & Signature:
Date:
Remarks:

火險安排 Mortgage Fire Insurance Arrangement

致: 花旗銀行(香港)有限公司(「本行/閣下」)

To: Citibank (Hong Kong) Limited (“the Bank/Your”)

物業地址 Property Address	室 Flat	樓 Floor	座 Block	大廈 Building			
	街道 Street		區 District		☐ 香港 HK	☐ 九龍 Kln	☐ 新界 NT
	連: ☐ 車位 ☐ 天台 ☐ 平台 ☐ 花園 With: Car Park No. Roof Roof Garden						
☐ 綜合保險 (由物業管理公司安排(如有並為本行所接受)) Master Policy (arranged by the property management company (if available and acceptable by the Bank))							
☐ 經銀行於蘇黎世保險有限公司承保之火險 Fire Insurance of Zurich Insurance Company Ltd to be arranged through the Bank							
☐ 自行安排 Self-arranged 保險公司名稱 Insurance Company 客戶須於提取貸款7天前及每次續保後向銀行提交一份有效的保單正本及保費收據正本。客戶可聘請非本銀行認可名單上之保險公司購買火險，如聘請之保險公司不符合本行要求，本行將收取額外費用。 Customers shall submit to the Bank, 7 days prior to loan drawdown or upon each policy renewal, with the original policy and premium receipt. Customers have the right to purchase fire insurance plan though the insurance companies are not on the Bank's approved list. If the insurance companies do not fulfill the criteria of the Bank, an extra cost will be charged.							
☐ 樓花按揭 Equitable Mortgage 當客戶收到入伙通知時，請通知本行有關按揭物業的火險安排。 When customer receives notification on the completion of the property, please inform the Bank of the fire insurance arrangement for the mortgaged property. 通訊地址：香港九龍觀塘海濱道83號10樓 信貸營運部收 Address: Credit Operations, 10/F Citi Tower, One Bay East, 83 Hoi Bun Road, Kwun Tong, Kowloon, Hong Kong							
投保額 Sum Insured	☐ 原按揭金額 Original Loan Amount ☐ 未償還貸款金額 Outstanding Loan Amount ☐ 重建價值 * Reinstatement Cost						
* 物業重建費將於每年物業樓宇結構保險續保時進行估價而有所調整，本行會收取有關估價費用及手續費為HK\$200。 * The valuation of reinstatement cost will be obtained and adjusted upon annual fire insurance renewal. A valuation fee and administration cost of HK\$200 will be charged.							

就本人/我們對上述物業地址之按揭申請，本人/我們選擇以上其中一項火險安排並同意以下有關條件及細則：

In accordance with my/our mortgage application with the listed property on top of the form, I/we choose one of the fire insurance arrangements above and agree with the following terms and conditions:

- 本人/我們確認閣下已通知本人/我們有權採用物業管理公司購買的綜合保險(如有)或自行為按揭物業安排購買火險。本人/我們明白如自行安排購買火險，本人/我們可選擇以原按揭金額、未償還貸款金額或重建價值的基準購買火險保單。惟閣下建議本人/我們選擇以重建價值為購買火險保單之基準而獲得最有效的保障，否則本人/我們須全面負責基於「原按揭金額」或「未償還貸款金額」投保而出現任何因保險賠償金額不足以支付物業重建費用而出現的差額。
I/We confirm that you have informed me/us about my/our rights of adopting the Master Policy arranged by the property management company (if any) or taking out self-arranged fire insurance for the property to be mortgaged. I/We understand that I/we can choose to take out a fire insurance policy based on the original loan amount, the outstanding loan amount or the reinstatement cost as the sum insured amount while adopting self-arranged fire insurance. It is recommended that I/we should consider taking out the fire insurance policy based on the reinstatement cost of the property in order to derive the best protection to the property because if the sum insured amount is based on the “original loan amount” or the “outstanding loan amount”, I/we will be fully responsible for funding any shortfall between the cost of reinstating the property and the related insurance payout should a claim for restatement of the property arises.
- 本人/我們願支付或直接在戶口扣除上述樓宇應付之保險費。如本人/我們沒有取得該樓宇的任何保險，本人/我們亦授權閣下代本人/我們就該樓宇購買保險並在閣下的要求下支付保費或允許該保費從本人/我們跟閣下開立的帳戶中扣除。閣下應有權就委託任何代理或經紀辦理該樓宇之保險事宜及索取或收取應得之佣金。本人/我們願支付或直接在戶口扣除上述樓宇應付之保險費。
In the event that I/we do not obtain any insurance on the property, I/we authorize you to effect insurance of your choice on the property for which I/we will pay you on demand with respect to the insurance premium or I/we now authorize you to debit the insurance premium paid or payable from my/our account with you. You shall be entitled to solicit, accept and keep for your own account, commissions from any broker or other sub-agent in respect of any business you supply to them on my/our behalf.
- 如本人/我們未能於火險保單到期時或按揭貸款期間提供火險保單正本/續保之保單正本及保費收據正本，以證明本人/我們已為按揭物業持有有效之火險保障，將會被視為允許及授權閣下代為安排購買火險，而本人/我們將需要就閣下安排火險的事宜支付一筆不獲退還的款項(包括火險保費和合理的行政費用)，有關款項會從本人/我們之按揭貸款還款戶口中扣除或根據閣下要求而直接支付閣下。
In respect of any failure to take out or provide a fire insurance policy / renewal policy with the original receipt showing that I/we have maintained a valid fire insurance policy upon the expiry of the current policy or at any time during the term of the mortgage loan, you are now given my/our consent and authorization to arrange a fire insurance policy on my/our behalf and to debit a sum (including the fire insurance premium and a reasonable amount of administrative cost for arranging such fire insurance policy, directly from my/our Mortgage Repayment Account or I/we shall pay you the sum on demand.

4. 本人/我們明白有權選擇原按揭金額、未償還貸款金額或物業重建價值的基準購買火險保單。若選擇以物業重建價值的基準購買火險，本人/我們同意須於續保時承擔有關估價費及手續費。否則本人/我們須全面負責基於以「原按揭金額」或「未償還貸款金額」投保而出現任何因保險賠償金額不足以支付物業重建費用而出現的差額。

I/We understand that I/we can choose to take a fire insurance policy based on the original loan amount, the outstanding loan amount or the reinstatement cost as the sum insured amount. If I/we choose to take a policy based on the reinstatement cost, I/we shall bear the valuation fee and administration cost upon policy renewal. If the sum insured amount is based on the "original loan amount" or the "outstanding loan amount", I/we will be fully responsible for funding any shortfall between the cost of reinstating the property and the related insurance payout should a claim for restatement of the property arises.

以下適用於蘇黎世保險有限公司承保之火險，不論是由本人/我們透過此表格所選擇的，或因本人/我們未能安排有效火險證明而須由閣下代為安排火險。

The following is applicable for fire insurance under Zurich, whether as chosen me/us in this document or subsequently arranged by citibank on my/our behalf due to my/our failure to take out valid fire insurance proof.

5. 本人/我們可在非本行的認可名單上的保險公司或綜合保險(如適用)為按揭物業購買火險保單，以保障因火災所帶來的損失。就剛述之兩種情況，即自行安排火險保單及選用綜合保險，本人/我們有責任：

- (i) 向閣下提交有關的火險證明，閣下可能會因有關火險保障條文之任何不足而要求本人/我們購買該樓宇按揭火險或總火險保單以外的額外火險及向本人/我們收取額外費用。
- (ii) 本人/我們須於每年火險到期日或以前提交已更新的火險保單；及
- (iii) 通知閣下有關於本人/我們更改火險投保形式之安排

I/we may choose to purchase insurance to cover my / our properties against fire damage from insurers that are not on the Bank's approved list upon mortgage applications and renewals, or to adopt the master fire insurance policy of the property, if it exists. In both cases, i.e. self-arrangement or adopting master fire insurance policy, I / we shall be responsible for:

- (i) sending the relevant fire insurance documents to the Bank as proof of insurance coverage, which will be subject to the Bank's review and in certain cases I / we may be required to take out additional fire insurance policy or subject to extra cost;
- (ii) on an annual basis, sending the renewal documents to the Bank before the expiry of the policy; and
- (iii) informing the Bank as to any change in my / our fire insurance arrangement.

6. 本人/我們同意及授權閣下代表本人/我們投保火險，並可將本申請表格上本人/我們的個人資料或其他有關資料提交蘇黎世保險有限公司用作處理火險申請之用途及投保，所有費用由本人/我們負責。本人亦明白此表格不構成保險合約。

I/We agree and authorize you to transfer my/our personal data or other relevant data in this documentation to Zurich Insurance Company Limited for the purpose of processing the fire insurance application, and take out the fire insurance on behalf of me/us at the cost of me/us. You are not liable to me/us for loss I/we suffer in connection with any lapse in insurance cover or failure to renew. I/We understand that this form will not constitute a contract of insurance.

7. 相關保險費會在投保時直接從本人/我們跟閣下開立的帳戶中扣除並支付予蘇黎世保險有限公司。

Premiums will be payable to Zurich Insurance Limited upon enrolment of the fire insurance by debiting to my/our designated account with you.

8. 閣下的銷售人員會因應其表現就提供金融及相關服務而獲取薪酬。薪酬結構包括薪金、獎金、花紅等等，閣下將就其不時作出檢討。作為蘇黎世保險有限公司，閣下就保險計劃分銷可從保險公司獲取收益。

Your sales staff receives remuneration for providing various banking and related services with reference to the performance of the relevant staff. The remuneration structure is subject to review by you from time to time and includes salaries, incentives, bonuses, etc. As an insurance agent of Zurich Insurance Limited, you received remuneration from Zurich Insurance Limited for distributing the fire insurance.

9. 對於閣下與本人/我們之間因銷售過程或處理有關交易而產生的合資格爭議，閣下須與本人/我們進行金融糾紛調解計劃程序；然而，對於有關產品的合約條款之任何爭議應由蘇黎世保險有限公司與本人/我們直接解決。

In respect of an eligible dispute arising between you and me/us out of the selling process or processing of the related transaction, you may be required to enter into a Financial Dispute Resolution Scheme process with me/us; however any dispute over the contractual terms of the fire insurance should be resolved directly between Zurich Insurance Limited and me/us.

10. 閣下安排之保險產品須由香港保險業監管局授權及監管的保險公司承保。閣下會定期審視及選擇合適的保險公司。閣下保留相應的權利將其保險服務修改，改變，變更至其他保險公司而並不需事前通知本人/我們。本人/我們亦可自行經由閣下認可之保險公司安排火險。閣下擁有相應的權利去分派此火險業務至蘇黎世保險有限公司或其他閣下認可的保險公司。

You may arrange fire insurance which is underwritten by insurer(s) that are authorized and regulated by the Insurance Authority of Hong Kong and chosen by you from time to time. You reserve the right to amend, alter, change to other insurers without giving prior notice to me/us. I/We may also choose to take out a fire insurance policy from one of the authorized insurers on the list on my/our own. You have the right to assign the business to Zurich Insurance Limited or any other authorized insurers as you think fit.

11. 如火險保障計劃之申請被接納，蘇黎世保險有限公司將另行發出保單及保險條款及細則寄予客戶。

The policy and its terms and conditions will be issued and sent to customer separately upon acceptance of the fire insurance application by Zurich Insurance Company Limited.

12. 有關蘇黎世保險有限公司提供之火險保障計劃內容，請直接聯絡蘇黎世保險有限公司。

Please directly contact to Zurich Insurance Company Limited for the details of fire insurance coverage and protection.

客戶查詢

蘇黎世保險有限公司

客戶服務熱線 2903 9338

Customer Enquiry

Zurich Insurance Company Limited

Enquiry Hotline 2903 9338

簽署

Signed by: X

申請人1

Applicant 1

姓名

Name

身份證/護照/公司註冊證書號碼

ID/PP/CI No.

日期

Date

X

申請人2

Applicant 2

姓名

Name

身份證/護照/公司註冊證書號碼

ID/PP/CI No.

日期

Date